



PRELIMS SAMPOORA

GOVERNANCE, PROGRAMS & POLICIES

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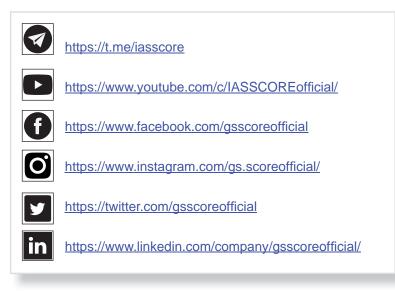
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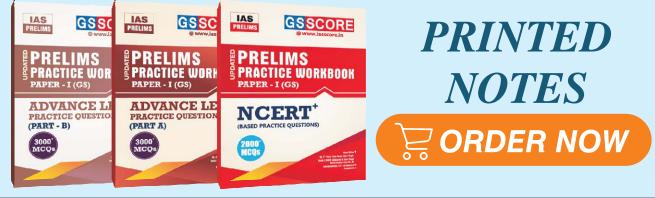


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GOVERNANCE

1

Mission Karmayogi for civil services capacity building

Context: Dubbed as the biggest bureaucratic reform initiative, the Union Cabinet approved 'Mission Karmayogi', a new capacity-building scheme for civil servants aimed at upgrading the post-recruitment training mechanism of the officers and employees at all levels.

About:

- The mission has been dubbed as the **biggest bureaucratic reform initiative.**
- It is a new capacity-building scheme for civil servants aimed at upgrading the **post-recruitment training mechanism** of the officers and employees at all levels.
- Mission Karmayogi will have the following six pillars:-
 - Policy Framework
 - Institutional Framework
 - ► Competency Framework
 - Digital Learning Framework (Integrated Government Online Training Karmayogi Platform (iGOT-Karmayogi)
 - electronic Human Resource Management System (e-HRMS)
 - Monitoring and Evaluation Framework

iGOTKarmayogi

- An integrated government online training platform - **iGOTKarmayogi -** will be set up for the Mission.
 - iGOT-Karmayogi platform brings the scale and state-of-the-art infrastructure to augment the capacities of over two crore officials in India.

INSIDE IAS

There have been many attempts to reform the civil services, but its mammoth size has made it tough.

3.3 mn individuals are employed by the government of India

5,000-odd serving IAS officers helm the departments manned by 3.3 million public servants

1858 is the year the Indian Civil Service came into existence through the Government of India Act

400,000 individuals annually sit for the civil services exam. Of these, only the top 100 or so qualify for the IAS

The tenure of an average bureaucratic posting is gradually rising, but is still below 16 months

Median duration of posting (days)

382	NDA-I (1999-2004)
379	UPA-I (2004-09)
390	UPA-II (2009-14)
464	NDA-II (2014-19)

Source: Department of Personnel and Training

Components of the programme

- HR Council: The programme will be headed by a National HR Council chaired by PM Modi. It will provide direction and oversee capacity building plans.
- **Capacity Building Commission:** The commission will establish testing standards and help the HR council with reports and recommendations on capacity augmentations and development of a comprehensive national training programme. It will create shared faculty and resources and have supervisory role over all central training institutions.
- **SPV:** The special purpose vehicle will be a 100 percent government-owned company, which will be responsible for managing digital resources and curating the best of courses from the world and India and offer it to civil servants for a subscription of Rs 431. Around Rs 510 crores will be invested in over a period of 5 years.

How will it be implemented?

Fo r implementation and monitoring of the programme, following institutional framework has been approved:

- Prime Minister's Public Human Resource Council (PMHRC): A Council under the chairmanship of Prime Minister is conceived to be the apex body for driving and providing strategic direction to civil service reforms and capacity building.
- **Cabinet Secretariat Coordination Unit:** It will monitor the implementation of NPCSCB, align stakeholders and provide mechanism for overseeing capacity building plans.
- **Capacity Building Commission:** It will be set up for functional supervision of training institutions and facilitate in preparation of annual capacity building plans.
- **Special Purpose Vehicle (SPV, an autonomous company):** Created under Section 8 of the Companies Act, 2013, it will own and operate all the digital assets created for NPCSCB on behalf of the Government of India.
- **Programme Management Unit (PMU):** It will provide Program Management and Support services to the Department.

MISSION KARMAYOGI: RULES-BASED TO ROLES-BASED

National Programme for Civil Services Capacity Building (NPCSCB)



Shift from 'Rules-based' to a 'Roles-based' human resource management

Emphasise role of "On-Site learning" in complementing "Off-Site learning"

Linking training and development of competencies of civil servants

Transforming training institutions into Centres of Excellence

Ministries to directly invest and co-create a common learning ecosystem

Focus on massive scale training on e-learning

MISSION KARMAYOGI: A NEW CAPACITY BUILDING PARADIGM

National Programme for Civil Services Capacity Building (NPCSCB) (2/2)



Strengthens Common Foundations and remove departmental Silos



Sets Benchmarks in Learning for Public Servants



Democratization of learning to cover all categories



² Launch of physical distribution of property cards under SVAMITVA Scheme

Context: Centre has launched the physical distribution of property cards under the 'SVAMITVA' scheme

What is SVAMITVA Scheme?

- The SVAMITVA scheme was launched in pilot mode in 6 states with the aim to update rural land records, providing record of rights to village households and issue property cards.
- > SVAMITVA is a central scheme of the Ministry of Panchayati Raj and Rural Development.
- ► It will be implemented across the country in a phased manned over the next four years, covering around 6.62 lakh villages.
- The scheme focuses on mapping rural-inhabited lands using drones as land records are inaccurate or do not exist for vast areas across India.

Launch of physical distribution of property cards

- The launch will enable around one lakh property holders to download their property cards through an SMS link sent on their mobile phones.
- This would be followed by the physical distribution of property cards by respective state governments.
- These beneficiaries are from 763 villages across six states, including 346 from Uttar Pradesh, 221 from Haryana, 100 from Maharashtra, 44 from Madhya Pradesh, 50 from Uttarakhand and two from Karnataka.

Why land records are important?

- Only 19 per cent of potential property tax was being collected by Gram Panchayats, according to the 2018 Economic Survey.
- As once ownership of property becomes easy to demarcate and prove, its prices will also be fixed.
- Then the property cards can be used to take loans, improving the taxregime at the Panchayati level.
- Beyond that, this effort may bring about more financial stability for rural India, give accurate land records that can be used for planning, help in calibrating property tax and give a structural recourse for legal matters in property disputes.

3 TULIP Project

Context: The Centre launched an urban learning internship programme — TULIP (The Urban Learning Internship Programme), for fresh engineering graduates, who will get an opportunity to work for 4,400 urban local bodies and 100 smart cities in the country.

About:

- The Urban Learning Internship Programme, will provide internships to graduates and fresh engineers.
- The TULIP portal has been developed by AICTE.
- Under the internship programme students will get to work for 100 smart cities under ministry of housing and urban development.

- It will allow applicants internship for up to one year in areas like urban planning, financing, environmental engineering, sanitation and infrastructure.
- The online portal would provide a common platform to interested candidates, ULBs and smart cities, who would post details of their requirements.
- A Steering Committee chaired by Secretary, HUA, including AICTE chairman and other officials from the MoHUA and the AICTE, has also been constituted to review the progress of the programme on a periodical basis.

Who is eligible?

- Students having a degree of B. Tech, B planning, B. Arch, BA, BSc, BCom, LLB can register for internships as per their interest.
- Open only to Indian citizens.

Objective of the scheme

- TULIP interns would get exposure in a large number of areas including but not limited to urban planning, urban design, different branches of engineering, information and technology, mobility, finance, social sector issues and environmental issues.
- The program will provide them with insight into policy formulation and implementation.
- On a day-to-day basis, they will interact with city officials/ members of the civil society. They will be oriented towards best practices, knowledge sharing and project implementation on ground.
- The interns will carry with them a rich experience in urban governance which will help them in their future endeavours.

4 Integrated Government Online training' (iGOT) portal for COVID-19

Context: The Government of India has launched a training module for management of COVID-19 named 'Integrated Government Online training' (iGOT) portal, which aims to enhance capacity building of front line workers to handle the pandemic efficiently.

About:

- The module, named Integrated Government Online Training (iGOT), has been introduced on the Ministry of Human Resource Development's DIKSHA platform.
- The platform aims to train all frontline healthcare and COVID Warriors of India to meet the vision to care for those 'who care for the nation'.
- Courses on iGOT have been launched for Doctors, Nurses, Paramedics, Hygiene Workers, Technicians, Auxiliary Nursing Midwives (ANMs)etc

What is DIKSHA Platform?

- Digital Infrastructure Knowledge Sharing' (DIKSHA) platform by HRD Ministry is an online initiative for education and training.
- DIKSHA already has explanation, practice and assessment content linked to NCERT and state curriculum.
- DIKSHA platform is well equipped to cater to unlimited demands of learning, any time, anywhere.

5 National Teleconsultation Centre (CoNTeC)

Context: The Union government has launched the National Teleconsultation Centre (CoNTeC).

About:

- The project CoNTeC, an acronym for COVID-19 National Teleconsultation Centre, has been conceptualised by the Ministry of Health & Family Welfare and has been implemented by the All India Institute of Medical Sciences, New Delhi.
- The CoNTeC is a Telemedicine Hub established by AIIMS, New Delhi, wherein expert doctors from various clinical domains will be available 24x7 to answer the multifaceted questions from specialists from all over the country.
- It is a multi-modal telecommunications hub through which 2 way audio-video and text communications can be undertaken from any part of the country as well as the world at large.
- The CoNTeC is also fully integrated with the National Medical College Network (NMCN) to conduct a full fledged Video Conference (VC) between the 50 Medical Colleges connected through the NMCN with its National Resource Centre located at SGPGI, Lucknow.

6 Swachh Survekshan 2020

Context: The Union Housing and Urban Affairs announced results of 'SwachhSurvekshan 2020', listing out the cleanest and dirtiest cities in India.

About Swachh Survekshan

- The Swachh Survekshan is conducted to study the progress of Swachh Bharat Mission (Urban) and rank cities based on cleanliness and sanitation parameters.
- Swachh Survekshan was introduced by the government with the objective of generating largescale citizen participation in the Mission, along with inculcating a spirit of healthy competition among cities towards becoming India's cleanest cities.
- It monitors the performance of the Swachh Bharat Abhiyan, launched in 2014.
- Four parameters were used for arriving at the overall ranking of a city-
 - ▶ certifications
 - direct observation
 - service level progress
 - citizen feedback
- Swachh Survekshan is the world's largest cleanliness survey. 4242 cities are covered for this survey. The feedback has been collected from 1.9 crore citizens. The survey covered 4,242 cities, 62 Cantonment Boards and 92 Ganga Towns in 2020.
- The extensive sanitation survey is commissioned by the Ministry of Urban Development and carried out annually by Quality Council of India.

Key-highlights of the findings

- Cleanest cities:For the fourth time in a row, Madhya Pradesh's Indore was adjudged India's cleanest city followed by Gujarat's Surat and Maharashtra's Navi Mumbai.
- Dirtiest city:Bihar's capital Patna was ranked as the dirtiest city.
- Jalandhar got the top rank among cantonments and New Delhi was the cleanest capital city.

- Jharkhand ranked on top in the list of best performing states, with less than 100 ULBs, in terms of overall performance.
- Chhattisgarh bagged the award for the best-performing state with over 100 ULBs.
- Varanasi was adjudged the 'best Ganga town' in the central government's cleanliness survey.

E-Sachivalaya Portal

- Haryana Chief Minister launched e-Sachivalaya portal a digital platform to enable people to take online appointments for virtual meetings with the chief minister, deputy CM, ministers and other heads of various departments.
- The portal was launched to provide citizen centric services in a transparent and seamless manner to the general public by utilizing Information Technology (IT).
- This portal enables people to book their appointments digitally through mobile phones, laptops which eliminate the need of physical presence.
- The online appointments for e-Sachivalaya can also be taken through Atal Seva Kendra's (rural) and Saral and Antyodaya Kendra's (urban).

7

National Digital Health Mission, India's first step towards UHC

Context: On the occasion of 74th Independence Day, the Government announced a national health ID for every India. The development is envisioned as India's first step towards **'Universal Health Coverage'**.

What is the National Digital Health Mission?

- The National Digital Health Mission is a digital health ecosystem under which every Indian citizen will now have unique health IDs, digitised health records with identifiers for doctors and health facilities.
- National Health Authority (NHA), the attached office of the Ministry of Health & Family Welfare and the apex Central Government agency responsible for the implementation of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, has been given the mandate by the Government of India to design, build, roll-out and implement the NDHM in the country.
- It is an ambitious plan to create a digital infrastructure for health care delivery, which will include personal health IDs and e-records for citizens.
- **Building blocks:** The NDHM comprises six key building blocks or digital systems to enable access to timely, safe and affordable healthcare through a 'citizen-centric' approach, namely-
 - ▶ HealthID
 - ► DigiDoctor
 - ► Health Facility Registry
 - > Personal Health Records
 - ► e-Pharmacy
 - ► Telemedicine
- The key feature of this mission is the technology part it will leverage digital systems to provide high-quality healthcare for all.
- It will integrate various digital health services to create an ecosystem which can assimilate existing health information systems.

What is a Health ID?

- The health ID will contain information about medical data, prescriptions and diagnostic reports, and summaries of previous discharge from hospitals for ailments.
- Each Health ID will be linked to a health data consent manager such as National Digital Health Mission (NDHM) — which will be used to seek the patient's consent and allow for seamless flow of health information from the Personal Health Records module.

Will the Health ID be mandatory?

- The health ID will not be mandatory.
- Although the government hopes that the feature will attract more users to it since it allows a person online access to all their health records right from birth.

Categorisation of Health Data

The document categorises health data into three distinct layers.

- Electronic Medical Records (EMR) This refers to systems that are used within a hospital or a clinic to support patient diagnosis and treatment and are transaction focused. NDHM requires these systems to be updated to support standards and provide access to patients' data.
- **Electronic Health Records (EHR)** EHRs contain records for a patient across multiple doctors and providers and is used within a Healthcare system (like say across a state government) to provide better care for patients.
- Personal Health Records (PHR) PHRs enable patients to compile, update and keep a copy of their own records that can help them better manage their care and are person focussed.
- It will not be possible to have access to digital health records without creation of a health ID.

Where will the Health ID be applicable?

- The ID will reportedly be applicable across states, hospitals, diagnostic laboratories, and pharmacies.
- According to its strategy document, the NDHM will pilot the mission in Andaman & Nicobar Islands, Chandigarh, Dadra & Nagar Haveli and Daman & Diu, Lakshadweep, Ladakh, and Puducherry.

8 National Recruitment Agency

Context: The Union Cabinet approved the plan to set up a National Recruitment Agency (NRA).

About:

- The proposed National Recruitment Agency will be an independent body to conduct examination for government jobs.
- NRA will conduct the Common Eligibility Test (CET) for recruitment to non-gazetted posts in government and public sector banks. This test aims to replace multiple examinations conducted by different recruiting agencies for selection to government jobs advertised each year, with single online test.



- This agency is set up under the Societies Registration Act, 1860.
- NRA will have representatives from the ministry of railways, ministry of finance/department of financial services, the Staff Selection Commission (SSC), Railway Recruitment Board (RRB) and the Institute of Banking Personnel Selection (IBPS).

Salient Features

- The Common Eligibility Test will be held twice a year.
- There will be different CETs for graduate level, 12th Pass level and 10th pass level to facilitate recruitment to vacancies at various levels.
- The CET will be conducted in 12 major Indian languages. This is a major change, as hitherto examinations for recruitment to Central Government jobs were held only in English and Hindi.
- To begin with CET will cover recruitments made by three agencies : viz. Staff Selection Commission, Railway Recruitment Board and the Institute of Banking Personnel Selection. This will be expanded in a phased manner.
- CET will be held in 1,000 centres across India in a to bid remove the currently prevalent urban bias. There will be an examination centre in every district of the country. There will be a special thrust on creating examination infrastructure in the 117 aspirational districts.
- CET will be a first level test to shortlist candidates and the score will be valid for three years.
- There shall be no restriction on the number of attempts to be taken by a candidate to appear in the CET subject to the upper age limit. Age relaxation for SC/ST and OBC candidates as per existing rules will apply.

Ayushman Bharat PradhanMantri Jan ArogyaYojana (AB-PMJAY) SEHAT scheme

Context: Pime Minister Narendra Modi launched Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT scheme for the residents of Jammu and Kashmir.

What is AB-PMJAY SEHAT Scheme?

• The Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT scheme would work in convergence with Pradhan Mantri Jan Arogya Yojana (PM-JAY)

Beneficiaries:

- The scheme will benefit as many as 21 lakh eligible people on the basis of Socio-Economic and Caste Census (SECC) 2011.
- The beneficiaries will get the Universal Healthcare Coverage (UHC) as per the SECC 2011database.

Pradhan Mantri Jan Arogya Yojana (PM-JAY)

- The PM-JAY is world's largest health insurance scheme fully financed by the government.
- It provides a cover of Rs 5,00,000 per family per year for secondary and tertiary care hospitalisation across public and private empanelled hospitals in India.
- Under the AB-PMJAY SEHAT scheme, the central government will financially cover of up to Rs 5 lakh per family on a floater basis to all eligible residents of Jammu and Kashmir.

Significance of the Scheme

• Under the scheme, treatment is not limited to government and private hospitals in Jammu and Kashmir only. Rather, treatment can be availed from thousands of hospitals empanelled under this scheme in the country.

10

Ambedkar Social Innovation and Incubation Mission launched

Context: Ambedkar Social Innovation and Incubation Mission launched to promote entrepreneurship amongst the SC Youth with special preference to Divyangs.

About the Scheme

- Under the scheme, 1000 SC students with innovative startup ideas will be identified with the help of Technology Business Incubators (TBIs) in various higher educational institutions.
- An equity funding worth Rs 30 Lakhs will be given over 3 years to translate the startup ideas into commercial ventures.
- Successful ventures would further be eligible for venture funding of up to Rs 5 crore from Venture Capital Fund for SCs
 - > Youth identified by TBIs being promoted by department of science and technology.
 - Students awarded under Smart India Hackathon or Smart India Hardware Hackathon being conducted under Ministry of Education.
 - Innovative ideas focusing on the socio-economic development of the society identified in the TBIs.
 - > Startups nominated and supported by corporates through CSR funds.
- Venture Capital Fund for SCs- A fund launched by Ministry of Social Justice in 2014-15 to develop entrepreneurship among the SC/Divyang Youth by providing concessional finance to the entities of SC entrepreneurs.
- Technology Business Incubators: is type of a business incubator focused on supporting startups which use modern technology as primary means of innovation.

11 Khelo India State Centres of Excellence

Context: The Ministry of Sports inaugurated eight 'Khelo India State Centre of Excellence (KISCE)' in eight states, under Khelo India.

About:

- In the first leg, the Ministry inaugurated eight KISCE in eight states including Karnataka, Odisha, Kerala, Telengana, Arunachal Pradesh, Manipur, Mizoram and Nagaland which will be upgraded into Khelo India State Centre of Excellence.
 - The Sports Ministry will establish 1000 Khelo India Centres (KIC) at the district level across the country.
 - One such centre will be identified in each State and Union Territory with an aim to create a robust sporting ecosystem in the entire country.
- The State and Union Territory will run the centre and build capacity to turn it into the world-class sporting facility.



• They will be responsible for all aspects of management of the centre including, boarding, lodging and maintenance, while funds for expert coaches, supporting staff, equipments, infrastructure will be extended through the Khelo India Scheme.

Khelo India Programme

- Launched in 218, Khelo India Programme is a national yojana/scheme for the development of sports in India.
- The program strives to promote "Sports for Excellence" as well as "Sports for All".

12 System of Whistleblowing in India

Context:

- With the rise in whistleblower complaints in India, the need for a robust legal regime for the protection of whistleblowers has gained importance.
- In this context, it is important to do an in-depth examination of the current system of whistleblowing in India.

What is Whistleblowing?

- Whistleblowing is an act whereby an individual discloses any unethical, illegal, or unauthorized act of an individual or group to the public at large.
- According to the Companies Act, 2013, whistleblowing is an action aimed at drawing the attention of stakeholders to instances of unethical practices in an organization.
- Whistleblowers are the best source of information on malpractices in any organization public or private.
- The RTI Act, 2005 has come to be seen as the 'twin sister' of whistleblowing.
- The Act has been used effectively to expose off illegal activities. Much of the information that comes out through this is related to development projects, illegal mining, land acquisitions, welfare schemes, money laundering, etc.

Important Reports

- The need for protection for whistle-blowers was first highlighted in the Report of the Law Commission of India in 2001. The Committee even drafted a bill to address the issue.
- The Hota Committee (Committee on Civil Service Reforms) 2004 considered protecting civil servants who report confidential information of misuse of power and authority. However, it did not make any recommendations.
- Then, in response to the petition of Satyendra Dubey, the government in 2004 came up with a resolution titled 'Public Interest Disclosure and Protection of Informers Resolution (PIDPIR)' which gave the Central Vigilance Commission (CVC) the authority to act on complaints from whistleblowers.
- Further, the report of the Second Administrative Reforms Commission in 2007 also expressed the need to settle a law for protecting whistle-blowers.
- The Whistle-blowers Protection Act came into being in 2014 but since then it has not been enforced yet.

Corruption Perception Index (CPI)

 Transparency International, an organization based in Berlin, shows corruption trends among nations released its Corruption Perception Index (CPI), 2020, and reports that India has slipped six places to 86th position among 180 countries.

Anti-corruption champion

- In the latest development, Indian social activist Anjali Bhardwaj, an Indian social activist working on issues of transparency and accountability, has been awarded by the US.
- She is among 12 anti-corruption champions awarded by the Biden administration. Θ
- According to the State Department, Bhardwaj has served as an active member of the Right to Θ Information Movement in India for over two decades.
- Anjali Bhardwaj, the 48-year-old activist is also the founder of the Satark Nagrik Sangathan (SNS), a citizens' group with a mandate to promote transparency and accountability in government.

International Practices/ Principles

Many nations have passed legislation to ensure the protection of public sector and private sector employees. Some countries like Canada, the USA, UK have a 'one-stop shop' approach to receive, manage, and investigate all whistleblowing matters.

- Canada: Canada has set up an Office of Public Sector Integrity Commissioner to receive reports and investigate the matters maintaining the confidentiality of the whistle-blower.
- United Kingdom: Similarly, UK has the Office of the Civil Service Commissioners to promote o honesty, integrity, and impartiality through public sector disclosures.
- **United States:** US do so through the Office of Special Counsel (OSC) and Merit System Protection Θ Board (MSPB) to adjudicate decisions.
- India has been a signatory to the UN Convention Against Corruption since 2005 which provides adequate safeguards and protection to the person making complaints and facilitates reporting against corrupt public officials.
- The OECD 2010 Good practice Guidance on Internal Controls, Ethics, and Compliance also recommends companies ensure the protection of whistle-blowers both internally and externally.

Whistleblowers Protection Act, 2014

- Any person, including a public servant or NGO, may make a public interest disclosure before a **Competent Authority**
 - This would apply, irrespective of the provisions of the Official Secrets Act, 1923.
- Upon receiving a disclosure, the Competent Authority is required to:
 - Ascertain the identity of the complainant, and
 - Conceal the identity of the complainant, unless the complainant has himself revealed his identity.
- No person is required to answer any question, produce any document or render any assistance in any inquiry under the Act under certain circumstances.

Whistle blowers Protection Act, 2014 is yet to be notified in official gazette for its operationalization.

13

Enforcing Contracts Portal" launched by the Justice Department

Context: "Enforcing Contracts Portal" has been inaugurated by the Department of Justice.

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About:

About the Enforcing Contracts Portal

• The "Enforcing Contracts" indicator is one of the measures to generate the **Ease of Doing Business** (EoDB) index.

Ease of Doing Business (EoDB) index

- The Ease of Doing Business (EoDB) index is a ranking system that is an indication of an economy's position relative to that of other economies across 11 areas of business regulation.
- Currently, only the cities of Delhi and Mumbai are under the purview of the **Ease of Doing Business survey** by the World Bank.
- Kolkata and Bengaluru are likely to be included in the Doing Business Report in the future.
- The portal is envisioned to be a comprehensive source of information about the legislative and policy reforms being undertaken on the "Enforcing Contracts" parameters.
 - The "Enforcing Contracts" indicator is one such essential area that measures time and cost to resolve a standardized commercial dispute as well as a series of good practices in the judiciary.
- It includes the latest data related to the functioning and disposal of commercial cases in the Dedicated Commercial Courts of Delhi, Mumbai, Bengaluru, and Kolkata.
 - These Dedicated Commercial Courts have been established for the speedy resolution of commercial disputes and boast of dedicated infrastructure and exclusive judicial human power.
- The portal contains several features such as:
 - > details/links of the Dedicated Commercial Courts in Delhi, Mumbai, Bengaluru, and Kolkata
 - ▶ instructive videos related to e-filing
 - advocate registration
 - manuals on using the Electronic Case Management Tools(ECMTs) like JustIS app for judicial officers
 - e-Courts services app for use by lawyers (developed by the e-Committee, Supreme Court of India)
 - > a repository of all related commercial laws for ready reference
- The new portal also hosts online reporting by all High Courts regarding the Mediation and Arbitration centers.

Doing Business Report

- The Doing Business Report is released by the World Bank Group.
- It benchmarks business regulations across 191 economies of the world.
- Doing Business covers 12 areas of business regulation.
- Ten of these areas—starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts, and resolving insolvency—are included in the ease of doing business score and ease of doing business ranking.

14 Open Network for Digital Commerce (ONDC)

Context: The Department for Promotion of Industry and Internal Trade (DPIIT) issued orders appointing an advisory committee for its Open Network for Digital Commerce (ONDC).

What is Open Network for Digital Commerce (ONDC)?

- The project is aimed at curbing "digital monopolies".
- This is a step in the direction of making e-commerce processes open-source, thus creating a platform that can be utilized by all online retailers.
- ONDC aims at **promoting open networks** developed on **open-sourced methodology**, using open specifications and open network protocols, independent of any specific platform.

What is open-source?

- Making a software or a process open-source means that the code or the steps of that process is made available freely for others to use, redistribute and modify.
- An open-source project means that anybody is free to use, study, modify and distribute the project for any purpose.
- These permissions are enforced through an open-source licence easing adoption and facilitating collaboration. For example,
 - ► **Closed source:** While the operating system of Apple's iPhones iOS is closed source, meaning it cannot be legally modified or reverse engineered.
 - Open source: Google's Android operating system is open-source, and therefore it is possible for smartphone OEMs such as Samsung, Xiaomi, OnePlus, etc to modify it for their hardware.

What are the benefits of ONDC?

• ONDC is expected to digitize the entire value chain, standardize operations, promote inclusion of suppliers, derive efficiency in logistics and enhance value for consumers.

What will be the Impact of ONDC on business?

- On smaller companies:
 - If the ONDC gets implemented and mandated, it would mean that all e-commerce companies will have to operate using the same processes.
 - > This could give a huge booster shot to smaller online retailers and new entrants.
- On big companies:
 - ► If mandated, this could be problematic for larger e-commerce companies, which have proprietary processes and technology deployed for these segments of operations.

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POLICIES

Government announces details of vehicle scrappage policy

Context The Government recently announced the details for the country's long-awaited **vehicle scrapping policy**.

About the Policy:

- The policy, which also recommends the mandatory scrapping of all government vehicles over 15 years old, applies only to four-wheeled vehicles.
- **Deregistration:** Commercial vehicles be deregistered after 15 years in case of failure to get the fitness certificate.
 - As a disincentive measure, increased fees for fitness certificate and fitness test may be applicable for commercial vehicles 15 year onwards from the date of initial registration.
 - The private vehicles are deregistered after 20 years if found unfit or in case of a failure to renew the registration certificate.
 - All vehicles of the Central Government, State Government, Municipal Corporation, Panchayats, State Transport Undertakings, Public Sector Undertakings and autonomous bodies with the Union and State Governments may be de-registered and scrapped after 15 years from the date of registration.
- **Incentives:** The scheme shall provide strong incentives to owners of old vehicles to scrap old and unfit vehicles through registered scrapping centres, which shall provide the owners with a scrapping certificate.
- Scrapping Facilities: The Ministry of Road Transport and Highways will promote the setting up of Registered Vehicle Scrapping Facilities (RVSFs) across India and will encourage public and private participation for the opening up of such centres. Efforts are also being made to set up integrated scrapping facilities across India.
- Some of the identified places include Alang(globalcentre for shipbreaking) in Gujarat, where it is being planned to develop a highly specialized centre for scrapping among many other potential centres, where different scrapping technologies can be synergized.

2 EIA Notification 2020

Context: Environmental activist censored for encouraging public participation in consultation process of Drafting of **Environment Impact Assessment Notification 2020.**



What is Environment Impact Assessment (EIA)?

- **Environmental Impact Assessment or EIA** is the process or study which predicts the effect of a proposed industrial/infrastructural project on the environment.
- It prevents the **proposed activity/project** from being approved without proper oversight or taking adverse consequences into account.
- **Under the Environment (Protection) Act, 1986**, India notified **its first EIA norms in 1994**, setting in place a legal framework for regulating activities that access, utilise, and affect (pollute) natural resources.
- The **1994 EIA notification was replaced with a modified draft in 2006.** Earlier this year, the government redrafted it again to incorporate the amendments and relevant court orders issued since 2006, and to make the EIA "**process more transparent and expedient.**"

3

Govt notifies BS-VI emission norms for quadricycles

Context: The government has notified **BS-VI emission norms** for quadricycles, paving the way for higher production of the new category of vehicle that was introduced less than two years ago.

What is quadricycle?

- A quadricycle is the size of a three-wheeler but with four tyres and is fully covered like a car.
- It has an engine like that of a three-wheeler. This makes it a cheap and safe mode of transport for last-mile connectivity.
- A quadricycle cannot be more than 3.6 metres long, should have an engine smaller than 800cc, and should not weigh more than 475 kilograms.
- In 2018, the government had introduced the quadricycle segment with necessary standards to produce the vehicle.
- It had approved the vehicle for both commercial and private use.
- India's automobile industry has been urging the ministry to set BS-VI emission standards for quadricycles, after the norms were rolled out for other segments starting 1 April, 2020.
- Currently, only a few automobile players In India manufacture quadricycles.
- After the government had allowed the introduction of the vehicle in 2018, Bajaj Auto Ltd was the first to commercially launch 'Qute' under this segment.

The new notification:

- This notification completes the process of BS VI for all L, M, and N category vehicles in India. The emission norms are in line with EU with **World Motorcycle Test Cycle (WMTC)**.
 - WMTC is a system of driving cycles used to measure fuel consumption and emissions in motorcycles.
 - The methods are stipulated as part of the Global Technical Regulation established under the United Nations' World Forum for Harmonisation of Vehicle Regulations, also known as WP.

What is Bharat Stage Emission Standards?

• **Bharat stage (BS) emission** standards are laid down by the government to regulate the output of air pollutants from internal combustion engine and spark-ignition engine equipment, including

motor vehicles.

- The central government has mandated that vehicle makers must manufacture, sell and register only BS-VI (BS6) vehicles from April 1, 2020.
- The first emission norms were introduced in India in 1991 for petrol and in 1992 for diesel vehicles.
- Followed these, the catalytic converter became mandatory for petrol vehicles and unleaded petrol as introduced in the market.

The difference between BS-IV and BS-VI:

- Both BS-IV and BS-VI are unit emission norms that set the maximum permissible levels for pollutants that an automotive or a two-wheeler exhaust can emit.
- Compared to the BS4, BS6 emission standards are stricter.
- Whereas makers use this variation to update their vehicles with new options and safety standards, the biggest modification comes in the permissible emission norms.
- The following are the key differences between BS4 and BS6 emission norms:
 - Diesel Particulate Filter (DPF) and Selective Catalytic Reduction (SCR) are being introduced with the roll-out of Bharat Stage VI norms, which were not a part of Bharat Stage IV.
 - ► **Real Driving Emission (RDE)** will be introduced in India for the first time with the implementation of Bharat Stage VI emission norms.
 - RDE will measure a vehicle's emission in real-time conditions against laboratory conditions.
 - Onboard Diagnostics (OD) has been made mandatory for all vehicles with BS6.
 - Sulphur and Nitrogen Oxide The most crucial difference between BS6-grade fuel and BS4-grade fuel will be in terms of Sulphur and Nitrogen Oxide content.
 - The sulphur traces in BS6 fuel is five times lower (10 ppm) as compared to sulphur traces in BS4 fuel (50 ppm).
 - Further, nitrogen oxide level for BS6-grade diesel engines and petrol engines will be brought down by 70% and 25%, respectively.

4

RDSO of Indian Railways become the first Institution to be declared Standard Developing Organization (SDO)

Context: Research Design & Standards Organization (RDSO) of Indian Railways has become the first Institution to be declared Standard Developing Organization (SDO) under "One Nation One Standard" mission of BIS (Bureau of Indian Standards) which is Institution under Department of Consumer Affairs.

About the recognition

- RDSO becomes the first Standard Developing Organization in the country to be granted recognition under the BIS SDO Recognition Scheme.
- RDSO took the initiative to seek recognition by reviewing its Standard Formulation procedures to realign them with the Best Practices of Standardization, encoded in the WTO-TBT "Code of Good Practice" and also mandated by the Bureau (BIS) as essential criteria for recognition as SDO.

- Furthermore, with this recognition, the RDSO's standard formulation procedures will be more focused on consensus-based decision making.
- **Validity**: The recognition is valid for 3 years and will require renewal after completion of the validity period.

What is BIS SDO scheme?

- The BIS SDO Recognition Scheme has been launched by the Bureau of Indian Standards (BIS).
- The statutory provisions of Section 10(2)(c) of the BIS Act, 2016 and Rule 30 of the BIS Rules, 2018 confer upon Bureau, powers to recognize or accredit any institute in India or outside which is engaged in standardization.
- This policy of recognition of SDOs ensures "One Nation One Standard" for one product or service etc.
- It will lead to the harmonization of standards in the country ensuring WTO-TBT Code of Good Practice for the Preparation, Adoption and Application of Standards.

Expected benefits

- Larger participation of Industry / Vendors / MSME's / Technology Developers in IR Supply Chain
- Increased competitiveness amongst Industry / Vendors
- Reduction in Cost
- Quantum improvement in Quality of Product & Services
- Smooth Induction of latest evolving & emerging technologies on IR
- Reduced dependence on imports
- Thrust on "Make-in-India"
- Improvement in Ease-of-Doing-Business
- Recognition of RDSO on International Standards Making Bodies
- Integration with Global Supply Chain / Global Trade

One Nation One Standard mission

- Deliberated first in 2019, the mission is envisioned on the line of 'one nation, one ration card' scheme in order to ensure quality products in the country.
- The purpose is to converge multiple standards with the BIS which is a recognised national body for standardisation in India.

Research Designs & Standards Organisation (RDSO)

- It is the sole R&D Wing of Ministry of Railways, undertaking standardization work for railway sector.
- It is headquartered in Lucknow.
- In 1957, the Central Standards Office and Railway Testing Research Centre (RTRC) were integrated into a single unit as Research Design and Standards Organisation (RDSO).

E-GOVERNANCE INITIATIVES

E-Daakhil portal, launched by NCDRC, now operational in multiple States/UTs

Context: E-Daakhil portal for Consumer grievance redressal is now operational in 15 States/ UTs

What is E-Daakhil portal?

- The E-Daakhil portal empowers the consumer and their advocates to file the consumer complaints along with payment of requisite fees online from anywhere for the redressal of their complaints.
- Simply put, it is a web application for e-filing of consumer complaints
- It is launched by **National Consumer Dispute Redressal Commission (NCDRC)** and **prepared by National Information Centre (NIC)**.
- **Legal Backing:** The Consumer Protection Act, 2019, has provision for e-filing of consumer complaints in the Consumer Commissions and online payment of the fees for filing a complaint.
- The Common Service Centres (CSC) has been integrated with the e-daakhil portal.
- **Delhi** was the first state to implement it in 2020.

2 E-Sachivalaya Portal

Context: Haryana Chief Minister launched **e-Sachivalaya portal** a digital platform to enable people to take online appointments for virtual meetings with the chief minister, deputy CM, ministers and other heads of various departments.

About:

- The portal was launched to provide citizen centric services in a transparent and seamless manner to the general public by utilizing Information Technology (IT).
- This portal enables people to book their appointments digitally through mobile phones, laptops which eliminate the need of physical presence.
- The online appointments for e-Sachivalaya can also be taken through Atal Seva Kendra's (rural) and Saral and Antyodaya Kendra's (urban).

3 AIM-iCREST

Context: NITI Aayog's Atal Innovation Mission in partnership with Bill & Melinda Gates Foundation and Wadhwani Foundation launched the AIM-iCREST (an Incubator Capabilities enhancement program for a Robust Ecosystem)

About:

- Its main features include:
 - Creating high performing Start-ups.
 - > Up scaling and providing requisite support to AIM's incubators
 - Provide access to global expertise and showcase proven best practices to the AIM's incubator network.
 - Encourage and enable holistic progress in the incubator ecosystem across the country.
 - > Providing training to entrepreneurs, through technology-driven processes and platforms.

Expected outcome

 Advancing innovation at scale in India and a holistic progress in the incubator ecosystem will be the expected outcomes.

4 Digital India Mission

Context: In order to make the government services available to all its citizens electronically, a comprehensive Campaign titled **"Digital India"** was launched by the government of India in 2015.

What is Digital India mission?

- Digital India is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy.
- The vision of Digital India programme is to transform India into a digitally empowered society and knowledge economy.
- It provides high-speed internet networks to the rural area and this mission acts as a beneficiary to other government schemes including Make in India, Bharatmala, Sagarmala, Startup India and Bharatnet.
- **Motto:** The Digital India programme is centred on three key vision areas:
 - > Digital Infrastructure as a Core Utility to Every Citizen
 - Governance & Services on Demand
 - Digital Empowerment of Citizens
- **Ministry:** Ministry of Electronics and Information Technology

Major Pillars of the initiative

The Nine Major Pillars of the programme are:

- 1. Broadband Highways
- 2. Universal Access to Mobile Connectivity

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- 3. Public Internet Access Programme
- 4. Information for All
- 5. Early Harvest Programme
- 6. E-governance
- 7. E-Kranti
- 8. IT for Jobs
- 9. Electronic Manufacturing

Digital India Initiatives

The following initiatives have been taken under Digital India Programme.

- **Digilocker-** The flagship programme aims to secure the documents of citizens digitally through authentic means and access digital document wallet.
- **E-hospitals** This initiative helps to connect patients, hospitals and doctors through a single digital platform.
- **E-pathshala-** It is developed to make NCERT resources such as books, notes, audio's, videos, print, non-print material through websites and mobile app available to students.
- **BHIM-** BHIM stands for Bharat Interface for Money, an app that makes payment transactions simple, easy and quick using Unified Payments Interface.
- **myGov.in** is a national citizen engagement platform where people can share ideas on and be involved with matters of policy and governance.
- **UMANG** is a Unified Mobile Application which provides access to central and state government services including Aadhar, Digital Locker, PAN, Employee Provident Fund services etc.

5 E-Gram Swaraj Portal

Context: The Government launched the 'E-Gram Swaraj Portal' for the improvement of society.

What is Gram Swaraj Portal/App?

- The egramswaraj.gov.in portal is one single interface on which the details will be listed panchayat wise.
- The platform will provide records of work from planning to the implementation in every village panchayat under **Gram Panchayati Development Plan (GPDP).**
- The app will monitor and record all the work.

Significance of the initiative

- It will help speed-up the implementation of projects in village areas.
- As it will contain the details of ongoing development works and the fund allocated for the projects, one can access and know about the groundwork.
- All the details related to Panchayat Sachiv and Panch can be viewed on the Portal.
- The works of the Ministry of Panchayati Raj will be accessible through this.
- It's application will provide a boost in transparency by decentralized planning of development projects, with progress reports updates and increased accountability.

6 UMANG's international version launched

Context: India launched the **UMANG's international version** in coordination with Ministry of External Affairs for select countries that include USA, UK, Canada, Australia, UAE, Netherlands, Singapore, Australia and New Zealand.

About

- The **UMANG mobile app (Unified Mobile Application for New-age Governance)** is a Government of India all-in-one single, unified, secure, multi-channel, multi-lingual, multi-service mobile application providing access to high impact services of various Government of India Departments and State Governments.
- UMANG has now grown to provide 2039 services (373 from 88 Central departments, 487 from 101 departments of 27 States and 1,179 services for utility bill payments) and the count is galloping ahead.

Objectives

- To act as an enabler and facilitator in developing overall mobile based service delivery ecosystem in India.
- Provide easy access for individuals to various services via single Mobile Application, easy to remember short code and single Toll Free number.
- Provide easy discoverability of services, easy manageability and standardisation of service delivery.
- Provide for quick mobile enablement of e-Gov applications/services of Government departments through easy and fast integration, on-boarding, mobile front-end roll-out by bringing their services on this mobile application platform.
- Provide another value added services to departments via a common platform through integration with Telecom Service Provider and Payment gateway.

7 Swachh Survekshan 2020

Context: The Union Housing and Urban Affairs announced results of '**SwachhSurvekshan** 2020', listing out the cleanest and dirtiest cities in India.

About Swachh Survekshan

- The Swachh Survekshan is conducted to study the progress of Swachh Bharat Mission (Urban) and rank cities based on cleanliness and sanitation parameters.
- Swachh Survekshan was introduced by the government with the objective of generating largescale citizen participation in the Mission, along with inculcating a spirit of healthy competition among cities towards becoming India's cleanest cities.
- It monitors the performance of the Swachh Bharat Abhiyan, launched in 2014.
- Four parameters were used for arriving at the overall ranking of a city-
 - ▶ certifications
 - direct observation
 - ► service level progress
 - citizen feedback



- Swachh Survekshan is the world's largest cleanliness survey. 4242 cities are covered for this survey. The feedback has been collected from 1.9 crore citizens. The survey covered 4,242 cities, 62 Cantonment Boards and 92 Ganga Towns in 2020.
- The extensive sanitation survey is commissioned by the Ministry of Urban Development and carried out annually by **Quality Council of India**.

Key-highlights of the findings

- **Cleanest cities:**For the fourth time in a row, Madhya Pradesh's **Indore** was adjudged India's cleanest city followed by Gujarat's **Surat** and Maharashtra's **Navi Mumbai**.
- Dirtiest city: Bihar's capital Patna was ranked as the dirtiest city.
- Jalandhar got the top rank among cantonments and New Delhi was the cleanest capital city.
- **Jharkhand** ranked on top in the list of **best performing states**, with less than 100 ULBs, in terms of overall performance.
- **Chhattisgarh** bagged the award for the best-performing state with over 100 ULBs.
- Varanasi was adjudged the 'best Ganga town' in the central government's cleanliness survey.



FINANCE, BANKING SCHEMES & INITIATIVES

1 Transparent Taxation

Context: In a latest development, the government has launched drive to make taxation fairer and taxpayers fearless in the country.

About:

The programme involves faceless assessment, faceless appeal and a tax payer charter. It seeks to improve tax payer experience and ease of doing business.

- **Faceless Assessment Scheme:** The Faceless Assessment Scheme aims to eliminate the human interface between the taxpayer and the income tax department.
- **Faceless Appeals System:** Under the Faceless Appeals system introduced by the government, appeals will be randomly allotted to any officer across the country and the identity of the officer deciding the appeal will remain unknown. Further, decisions will be team-based.
- **Tax Payer Charter:** The aim of the tax payer Charter is that of nurturing the relationship between the Revenue departments and the community that they serve, a relationship of mutual trust and respect.

2 Vivad Se Vishwas Scheme

Context: The Direct Tax Vivad se Vishwas Act, 2020, was enacted on March 17, 2020 to settle direct tax disputes locked up in various appellate forum.

What is Vivad Se Vishwas Scheme?

- This is a direct tax scheme announced in Budget 2020, for settling tax disputes between individuals and the **income tax department.**
 - > The Income Tax Department is governed by the Central Board for Direct Taxes (CBDT).
 - > It is part of the **Department of Revenue** under the **Ministry of Finance**.
- The scheme is an attempt to put an end to pending direct tax disputes.
- As per the scheme income tax disputes settled under it cannot be reopened in any other proceeding by the income tax department or any other designated authority.

Schemes launched in Budget

 PM Aatmanirbhar Swastha Bharat Yojana: The Government announced the centrallysponsored PM Aatmanirbhar Swastha Bharat Yojana with an outlay of around ₹64,180 crore spread over six years.

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- **Ujwala scheme:** The Scheme is to be extended to cover one crore more beneficiaries, she said. City gas distribution network will be extended to 100 more cities. A gas pipeline project was also announced by the minister for Jammu and Kashmir.
- Jal Jeevan Mission-Urban: Jal Jeevan Mission-Urban has been announced with an outlay of ₹2.87 crore.
- Ujwala Scheme: Extension of Ujwala scheme to more than 1 crore beneficiaries.
- Mega Investment Textiles Parks (MITRA) scheme, in addition to PLI:
 - **MITRA Scheme** aims to enable the textile industry to become globally competitive, attract large investments, boost employment generation and exports.
 - Production Linked Incentive Scheme (PLI): Production-Linked Incentive or PLI scheme is a scheme that aims to give companies incentives on incremental sales (over FY 2019-20) from products manufactured in domestic units.

Credit Guarantee Scheme for Subordinate Debt (CGSSD)

Context: The government launched Rs 20,000-crore 'Credit Guarantee Scheme for Subordinate Debt (CGSSD)' to support distressed small businesses.

About:

- Under the Credit Guarantee Scheme for Subordinate Debt (CGSSD), the government will provide a subordinate debt facility to the promoters of micro, small and medium enterprises that are either distressed or classified under non-performing assets.
- In case of default, creditors giving subordinate debt are paid after primary debt is settled in full.
- The scheme will provide a guarantee cover worth Rs 20,000 crore to more than two lakh MSMEs, the Ministry of Micro, Small & Medium Enterprises said in an official release.
- The scheme will be operationalised through the **Credit Guarantee Fund Trust for MSEs** (CGTMSE).
- Under the CGSSD programme, the government will provide the guarantee cover to promoters who can take debt from banks to further invest in stressed MSMEs as equity.

How will it be done?

- Promoter(s) of MSMEs meeting the eligibility criteria may approach any scheduled commercial banks to avail benefit under the scheme.
- They will be given credit equal to 15% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.
- Promoters in turn will infuse this amount in the MSME unit as equity and thereby enhance the liquidity and maintain debt-equity ratio.
- 90 percent guarantee coverage for this sub-debt will be given under the Scheme and 10 percent would come from the concerned promoters.
- There will be a moratorium of 7 years on payment of principal whereas maximum tenor for repayment will be 10 years.

4 Payment Infrastructure Development Fund (PIDF)

Context: The Reserve Bank of India (RBI) is setting up a **Payment Infrastructure Development Fund (PIDF)** with a corpus of Rs 500 crore, with an aim to give a push to digital payments nationwide.

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About:

- The Payment Infrastructure Development Fund (PIDF) has been created to encourage acquirers to deploy Point of Sale (PoS) infrastructure, both physical and digital, in tier-3 to tier-6 centres and north eastern states.
 - Given the high cost of merchant acquisition and merchant terminalisation, most of the POS terminals in the country are concentrated in tier 1 and 2 cities and towns and other regions have been left out.
- The dedicated fund for deepening digital payments infrastructure will receive recurring contributions to cover operational expenses from card issuing banks and card networks and the central bank will also contribute to yearly shortfalls, if necessary.
- RBI will make an initial contribution of ₹250 crore to the PIDF, covering half of the fund, while the remaining contribution will be from card-issuing banks and card networks operating in the country.
- This is in line with the measures proposed by the vision document on **payment and settlement** systems in India 2019-2021.
- Administration & management: The fund will be governed through an advisory council but it will be managed and administered by the **RBI**.
- The whole premise of this fund is to make it easier for small merchants to accept digital payments across the country. This fund will subsidise the cost of a PoS device.

Payment and Settlement Systems in India: Vision 2019 - 2021

- Aiming at a 'cash-lite' society, the Reserve Bank of India (RBI) released a vision document for ensuring a safe, secure, convenient, quick and affordable e-payment system in 219.
- The 'Payment and Settlement Systems in India: Vision 2019 2021', with its core theme of 'Empowering Exceptional (E) payment Experience', envisages to achieve "a highly digital and cash-lite society" through the goal posts of competition, cost effectiveness, convenience and confidence (4Cs).

5 Operation Twist

Context: With the objective to help monetary transmission, the Reserve Bank of India (RBI) has decided to bring back its bond swapping programmed billed as **India's Operation Twist.**

About:

- **Operation Twist** was a term given to a monetary policy tool used by the United States on two occasions to influence market interest rates.
 - ► the original **"Operation Twist"** was conducted in 1961
 - ▶ the second one was in 2011
- In both scenarios, the objective was to lower long-term interest rates.
- The financial tool also helps in either reducing liquidity in the market or increasing it, based on the simultaneous sale and purchase of bonds.
- Operation Twist was first introduced to the world by the US in a bid to lower long-term interest rates and to provide a boost to the economy by making credit cheaper for businesses, industries and other borrowers.

- In both scenarios where the US initiated Operation Twist, it was to combat a period of recession and prolonged slow growth.
- Like the United States, India has been encountering a period of a prolonged period of slow growth since the first half of 2019.
- The simultaneous purchase and sale of bonds or securities through open market operations (OMOs) help in changing the shape of the yield curve.
- In India's Context:, Operation Twist is a bid to bring down interest rates on long-term loans-something that it has failed despite five rate cuts by RBI this year.

Open market operation:

- Open market operation is the sale and purchase of government securities and treasury bills by RBI or the central bank of the country.
- The objective of OMO is to regulate the money supply in the economy.
- When the RBI wants to increase the money supply in the economy, it purchases the government securities from the market and it sells government securities to suck out liquidity from the system.
- RBI carries out the OMO through commercial banks and does not di directly deal with the public.
- OMO is one of the tools that RBI uses to smoothen the liquidity conditions through the year and minimise its impact on the interest rate and inflation rate levels.

6 Pan-India Green Term Ahead Market (GTAM)

Context: As a first step towards the 'greening' of the Indian short term power market, the Government launched the pan-India Green Term Ahead Market (GTAM) in electricity.

About

- The GTAM platform is the first Exclusive product for the renewable energy sector in the world and is a step towards Greening the Indian short term power Market.
- The GTAM contracts will allow additional avenues to RE generators for sale of renewable energy, enable obligated entities to procure renewable power at competitive prices to meet their RPOs and provide a platform to environmentally conscious open access consumers and utilities to buy green power.
- The key features of GTAM include bilateral transaction (of RE) in nature with clear identification of corresponding buyers and sellers. Thus, there will not be any difficulty in accounting for RPO.
- Besides, the GTAM contracts will be segregated into Solar RPO and Non-Solar RPO as RPO targets are also segregated.
- The price discovery will take place on a continuous basis i.e. price time priority basis. Subsequently, looking at the market conditions open auction can be introduced for daily and weekly contracts.
- The energy scheduled through GTAM contract shall be considered as deemed RPO compliance of the buyer.
- The country's target of 175 GW RE capacity by 2022 is driving accelerated renewable penetration.

Significance of the initiative

- Lessen the burden on energy-rich states
- Increased participants in the renewable energy sector
- Transparent structure



Access to pan-India market

7 Bharatmala Pariyojana

Context: A total of 322 projects in a length of 12,413 Km have been awarded under Bharatmala Pariyojana till August, 2020. Further, 2921 Km has been constructed under the Project till the same date.

About

- Bharatmala Pariyojana is an umbrella program for the highways sector that focuses on optimizing efficiency of freight and passenger movement across the country by bridging critical infrastructure gaps through effective interventions.
- The launch of the scheme has been done for bring a new wave of development in the nation in the form of well-maintained and developed roads.
- Under this project, the construction of roads, in all parts of the nation will be undertaken.

Present Status

- A total of 322 projects in a length of 12,413 Km have been awarded under Bharatmala Pariyojana till August, 2020. Further, 2921 Km has been constructed under the Project.
- The Ministry of Road Transport and Highways has taken up detailed review of NHs network and has given overall investment approval for Bharatmala Pariyojana Phase I Scheme for development of about 34,800 km (including 10,000 Km residual NHDP stretches) at an estimated outlay of Rs 5,35,000 Crore.

EDUCATION SCHEMES & INITIATIVES

1

Kalam Program for Intellectual Property Literacy and Awareness Campaign (KAPILA)

Context: The Government has launched a campaign namely Kalam Program for Intellectual Property Literacy and Awareness Campaign (KAPILA) for Intellectual Property Literacy and creating patent awareness 89th birth anniversary of former President and Scientist Late Dr. APJ Abdul Kalam.

What is KAPILA Scheme?

- > The objectives of the KAPILA scheme includes
 - creating awareness regarding Intellectual Property Rights (IPR) in Higher Education Institutions (HEIs)
 - enabling of IP protection of inventions originating from faculty and students of HEIs
 - development of credit course on IPR
 - training program on IPR for faculty and students of HEIs
 - sensitisation and development of vibrant IP filing system

Need of protecting intellectual property

- For India to become a **\$5 trillion economy**, it is critical to have more awareness of protecting intellectual property.
- Recognition of international standards of copyright protection and incentives for intellectual property have helped India jump eight places in 2019 to 36th position on the International Intellectual Property (IP) Index, the highest gain for any country this year.

2 **TULIP Project**

Context: The Centre launched an urban learning internship programme — **TULIP (The Urban Learning Internship Programme),** for fresh engineering graduates, who will get an opportunity to work for 4,400 urban local bodies and 100 smart cities in the country.

About:

- The Urban Learning Internship Programme, will provide internships to graduates and fresh engineers.
- The TULIP portal has been developed by **AICTE**.

- Under the internship programme students will get to work for 100 smart cities under ministry of housing and urban development.
- It will allow applicants internship for up to one year in areas like urban planning, financing, environmental engineering, sanitation and infrastructure.
- The online portal would provide a common platform to interested candidates, ULBs and smart cities, who would post details of their requirements.
- A Steering Committee chaired by Secretary, HUA, including AICTE chairman and other officials from the MoHUA and the AICTE, has also been constituted to review the progress of the programme on a periodical basis.

Who is eligible?

- Students having a degree of B. Tech, B planning, B. Arch, BA, BSc, BCom, LLB can register for internships as per their interest.
- Open only to Indian citizens.

Objective of the scheme

- TULIP interns would get exposure in a large number of areas including but not limited to urban planning, urban design, different branches of engineering, information and technology, mobility, finance, social sector issues and environmental issues.
- The program will provide them with insight into policy formulation and implementation.
- On a day-to-day basis, they will interact with city officials/ members of the civil society. They will be oriented towards best practices, knowledge sharing and project implementation on ground.
- The interns will carry with them a rich experience in urban governance which will help them in their future endeavours.

3 Project STARS

Context: The World Bank has approved a new project worth \$500 million to improve learning outcome and governance of government schools in six Indian states.

About:

- The project, named STARS (Strengthening Teaching-Learning and Results for States Program), will be implemented through the Samagra Shiksha Abhiyan, the flagship central scheme, in partnership with-
 - Himachal Pradesh
 - ▶ Kerala
 - Madhya Pradesh
 - Maharashtra
 - ▶ Odisha
 - ▶ Rajasthan
- The STARS program builds on the long partnership between India and the World Bank, since 1994, for strengthening public school education and to support the country's goal of providing 'Education for All'.
- Among other things, the World Bank initiative will focus directly on the delivery of education services at the state, district and sub district levels by providing customized local-level solutions towards school improvement.
- Prior to STARS, the Bank had provided a total assistance of more than \$3 billion towards this goal.

Samagra Shiksha Abhiyan

- Samagra Shiksha an Integrated Scheme for School Education has been launched throughout the country as a Centrally Sponsored Scheme with effect from the year 2018-19.
- This programme subsumes the three erstwhile Centrally Sponsored Schemes of
 - Sarva Shiksha Abhiyan (SSA)
 - > Rashtriya Madhyamik Shiksha Abhiyan (RMSA)
 - ► Teacher Education (TE)
- It is an overarching programme for the school education sector extending from pre-school to class XII and aims to ensure inclusive and equitable quality education at all levels of school education.
- It envisages the 'school' as a continuum from pre-school, primary, upper primary, secondary to senior secondary levels.

4 CollabCAD

Context: Atal Innovation Mission, NITI Aayog and National Informatics Centre (NIC) jointly launched CollabCAD.

About:

- CollabCAD is a collaborative network, computer enabled software system, providing a total engineering solution from 2D drafting & detailing to 3D product design.
- The aim of this initiative is to provide a great platform to students of Atal Tinkering Labs (ATLs) across country to create and modify 3d designs with free flow of creativity and imagination.
- This software would also enable students to create data across the network and concurrently access the same design data for storage and visualization.
- ATLs established across India, provide tinkering spaces to children to hone their innovative ideas and creativity.
- A customized version of CollabCAD for ATLs with features that are most relevant to school students to materialize their ideas and creativity into physical solutions has been developed to enable designing without constraints and, thus, allowing creativity and innovation to thrive.

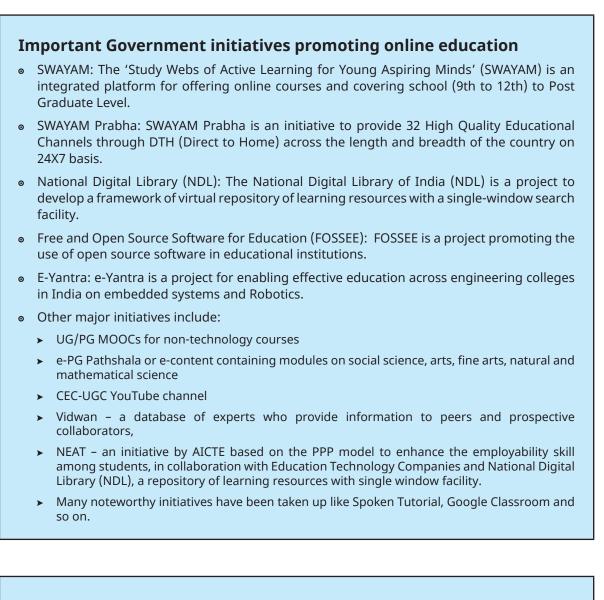
What is 3D Printing?

- 3D printing or additive manufacturing is a process of making three dimensional solid objects from a digital file.
- The creation of a 3D printed object is achieved using additive processes. In an additive process an object is created by laying down successive layers of material until the object is created.

2D Drafting:

• 2D Drafting is the creation of accurate representations of objects for manufacturing and engineering needs.

• It is used to fully and clearly define requirements for concepts or products so as to convey all the required information that will allow a manufacturer to produce that component.



Important Government initiatives for Tribal Education

- **First FYP:** Starting from the First Five Year Plan Period1 (1951-1956) the government is steadily allocating financial resources for the purpose of tribal development.
 - Towards, the end of the plan (1954), 43 Special Multipurpose Tribal Development Projects (MTDPs) was created.
- Third FYP: During the Third Five Year Plan Period (1961-1966), the government adopted the strategy of converting areas with more than 66 percent tribal concentration into Tribal Development Blocks (TBDs).
- Fourth FYP: By the end of Fourth Five Year Plan (1969-1974), the number of TBDs rose to 504. Additionally, in 1972 the Tribal Sub-Plan Strategy (TSP) was implemented by the Ministry of Education and Social Welfare.
 - TSP was based on twin objectives of socio-economic development and protection against exploitation.

- It was generally implemented in the areas where the Scheduled Tribe population was more than 50 percent of the total population.
- **PESA: The Panchayats (Extension to Scheduled Areas) Act, 1996** in fact, has made it mandatory for the States having scheduled areas to make specific provisions for giving wide-ranging powers to the tribes on the matters relating to decision-making and development of their community.
- Janshala Programme: The Janshala Programme is a collaborative effort of the Government of India (GOI) and five UN Agencies UNDP, UNICEF, UNESCO, ILO and UNFPA.
 - ➤ It is a community based primary education program, aims to make primary education more accessible and effective, especially for girls and children in deprived communities, marginalized groups, SC/ST/minorities, children with specific needs.
- **Ashram Schools:**The educational needs of tribal children are primarily addressed through residential schools called ashram schools.
 - There are more than 800 centrally-sanctioned ashram schools spread across the country. These provide boarding and lodging facilities to children in tribal areas until they complete their secondary education.
- **Eklavya Model Residential Schools:** Apart from these, government has also started Eklavya Model Residential Schools on the lines of KGBVs and Navodaya Vidyalayas.



HEALTH & FOOD SECURITY SCHEMES & INITIATIVES

1 Pradhan Mantri Bhartiya Janaushadhi Pariyojana

Context: PM recently inaugurated **7500th Janaushadhi Kendra** under **Pradhan Mantri Bhartiya** Janaushadhi Pariyojana (PMBJP).

What is PMBJP?

- PMBJP is a campaign launched by the Department of Pharmaceuticals, Government of India, to provide quality medicines at affordable prices to the masses through special kendras known as **Pradhan Mantri Bharatiya Janaushadhi Pariyojana Kendra**.
- **Pradhan Mantri Bhartiya Janaushadhi Kendra** are dedicated outlets for the sale of janaushadhi (generic drug)
- **Bureau of Pharma PSUs of India**: BPPI is the implementing agency and society registered under Societies Registration act, 1860.
- BPPI is under administrative control of Dept. of Pharmaceuticals, **Ministry of Chemicals and Fertilizers**.
- It coordinates procurement, supply and marketing of generic drugs through Janaushadhi Kendra, with support of all Pharma PSUs.

What is generic drug?

- A generic drug is a medication created to be the same as an already marketed brandname drug in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use
- These similarities help to demonstrate bioequivalence, which means that a generic medicine works in the same way and provides the same clinical benefit as the brand name medicine.

2 Operation Greens

Context: In the budget speech of Union Budget 2018-19, a new Scheme "Operation Greens" was announced on the line of "Operation Flood". Accordingly, the Ministry has formulated a scheme for integrated development of **Tomato**, **Onion and Potato (TOP) value chain.**

GSSCORE

www.iasscore.in 33

About:

- The Scheme has the following objectives:
- Enhancing value realisation of TOP farmers by targeted interventions to strengthen TOP production clusters and their FPOs, and linking/connecting them with the market.
- Price stabilisation for producers and consumers by proper production planning in the TOP clusters and introduction of dual use varieties.
- Reduction in post-harvest losses by creation of farm gate infrastructure, development of suitable agro-logistics, creation of appropriate storage capacity linking consumption centres.
- Increase in food processing capacities and value addition in TOP value chain with firm linkages with production clusters.
- Setting up of a market intelligence network to collect and collate real time data on demand and supply and price of TOP crops.

3 Integrated Health Information Platform (IHIP)

Context: The Union Minister of Health and Family Welfare virtually launched the Integrated Health Information Platform (IHIP).

About the Platform

- India is the first country within the world to adopt such a complicated disease closed-circuit television.
- The remake of IHIP will house the info entry and management for India's disease surveillance program.
- Analyzed reports will be provided on mobile or various electronic devices.
- It can easily be integrated with another ongoing surveillance program while having the feature of the addition of special surveillance modules.
- It is in sync with the National Digital Health Mission and fully compatible with the other digital information systems presently being used in India.
- It shall ensure near-real-time data in digital mode, having done away with the paper mode of working.

4 'Anamaya', the tribal health collaboration launched

Context: Union Health and Family Welfare Ministry along with Union Minister of Tribal Affairs launched the **Tribal Health Collaborative 'Anamaya'.**

About the Tribal Health Collaborative 'Anamaya'

- **Nodal Ministry:** It is a multi-stakeholder initiative which is launched by the **Union Health Ministry** in collaboration with the **Union Minister of Tribal Affairs.**
- Collaboration: The other collaborative includes the Bill and Melinda Gates Foundation (BMFG) and Piramal Foundation.
- **Aim:** It aims at enhancing the health and nutrition eco-system of the tribal communities of India.
 - ► It seeks to converge the efforts of various Government agencies and organizations.
- **Implementation:** The National Council on Tribal Health along with the Tribal Health Cell will be set up to monitor healthcare needs in the tribal areas as well as implement the Tribal Health Action Plan.

Other similar initiatives

• Tribal Tuberculosis Initiative was launched by both the Ministries to fulfil the PM's goal of 'TB Mukt Bharat' by 2025, five years ahead of the global deadline.

5 Tribal TB Initiative

Context: Union Ministry for Health and Family Welfare launched the "**Tribal TB Initiative**" to fulfill the vision of **'TB Mukt Bharat'**.

About the Tribal TB Initiative

- Tribal TB Initiative will focus on 161 districts across 18 identified States. This would involve-
- deploying improved vulnerability mapping techniques
- organization of the sensitization and capacity building workshops for the volunteers
- periodical TB active case finding drives
- provision of TB Preventive Therapy (IPT) for the identified vulnerable population
- development of long term mechanisms for the vulnerability reduction
- Web-portal: It also involved the linking of NIKSHAY Portal of MoHFW and Swasthya Portal of the M/o Tribal Affairs.
- It will help to boost data compilation of TB and will pave way for efficient and convergent actions.

Some efforts for the eradication of TB

- **Target-based approach: India** has set a target for the complete **elimination** of **Tuberculosis (TB)** by 2025 which is five years ahead of the global target of 2030.
- **Increased allocation**: The government has increased the Budget allocation for TB up-to a four-fold in the last 5 years.
- **Health initiatives**: High-quality drugs, diagnostics, digital initiatives, innovative private sector interventions, and community engagement intervention.
- Achievements: The UT of Lakshadweep and the district of Badgam in Jammu & Kashmir have been declared TB Free on World TB Day.

International initiatives

- End TB strategy: It has been initiated by WHO.
- It aims to end the global **TB** epidemic, with targets to reduce **TB** deaths by 95% and to cut new cases by 90% between 2015 and 2035, andto ensure that no family is burdened with catastrophic expenses due to **TB**.
- United Nations Sustainable Development Goals (SDGs): It includes ending the TB epidemic by 2030 under Goal 3. It provides for a unified response to end TB deaths, disease, and suffering.

6 National Digital Health Mission

Context: The Ministry of Health and Family Welfare, Government of India has formulated the **National Digital Health Mission (NDHM)** with the aim to provide the necessary support for integration of digital health infrastructure in the country.

What is NDHM?

- ► The National Digital Health Mission (NDHM) aims to provide the necessary support for integration of digital health infrastructure in the country.
- This visionary initiative, stemming from the National Health Policy, 2017 intends to digitize healthcare in India.
- National Health Authority (NHA) has been entrusted with the role of designing strategy, building technological infrastructure and implementation of "National Digital Health Mission".
- NHA is also apex body for implementation of Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana" (AB-PMJAY).
- > The NDHM is a collaborative initiative between many ministries/departments.

Digital System

- **Health ID**: Health ID is to be used to uniquely identify persons, authenticate them, and threading their health records (only with the informed consent of the patient) across multiple systems and stakeholders.
- **Digi-Doctor:** It is a comprehensive repository of all doctors practicing or teaching modern/ traditional systems of medicine. Enrolling on Digi-Doctor is completely voluntary and enables doctors to get connected to India's digital health ecosystem.
- **Health Facility Registry (HFR):** It is a comprehensive repository of health facilities of the country across different systems of medicine.
- **Personal Health Records (PHR):** PHR is an electronic record of health-related information of an individual that conforms to nationally recognized interoperability standards and that can be drawn from multiple sources while being managed, shared, and controlled by the individual.
- **Electronic Medical Records:** EMR is a digital version of a patient's treatment history from a **single** facility.

7 National Teleconsultation Centre (CoNTeC)

Context: The Union government has launched the National Teleconsultation Centre (CoNTeC).

About:

- The project CoNTeC, an acronym for COVID-19 National Teleconsultation Centre, has been conceptualised by the Ministry of Health & Family Welfare and has been implemented by the All India Institute of Medical Sciences, New Delhi.
- The CoNTeC is a Telemedicine Hub established by AIIMS, New Delhi, wherein expert doctors from various clinical domains will be available 24x7 to answer the multifaceted questions from specialists from all over the country.
- It is a multi-modal telecommunications hub through which 2 way audio-video and text communications can be undertaken from any part of the country as well as the world at large.
- The CoNTeC is also fully integrated with the National Medical College Network (NMCN) to conduct a full fledged Video Conference (VC) between the 50 Medical Colleges connected through the NMCN with its National Resource Centre located at SGPGI, Lucknow.

8 One Nation One Ration Card

Context: The Supreme Court asked West Bengal and all other state governments to immediately implement the **'one nation one ration card'** scheme amid the Covid-19 pandemic to support the migrant workers.

About:

 It was recently announced that the free food grains will be given to the needy under 'Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY), but it would cause problems for those who do not have ration cards.

About One Nation One Ration Card Scheme

- It is an important citizen-centric reform.
- **Objective:** Its implementation ensures the availability of ration to beneficiaries under the National Food Security Act (NFSA) and other welfare schemes, especially the migrant workers and their families, at any Fair Price Shop (FPS) across the country.
 - This technology-driven reform enables the migrant beneficiaries to get their entitled quota of food grains from any electronic point of sale (e-PoS) enabled fair Price Shops of their choice anywhere in the country.
- **Implementation**: The implementation of the One Nation One Ration Card (ONORC) plan comes under the Department of Food & Public Distribution, Ministry of Consumer Affairs.
- **Significance:** It enables the States to better targeting beneficiaries, eliminate bogus/ duplicate/ ineligible cardholders resulting in enhanced welfare and reduced leakage.
- Government efforts: For this the installation of electronic point of sale (e-PoS) devices are essential. Therefore, an additional borrowing limit of 0.25 percent of the Gross State Domestic Product (GSDP) is allowed to the States only on completion of both of the following actions:
 - > Aadhar Seeding of all the ration cards and beneficiaries in the State
 - > Automation of all the FPSs in the State.

Pradhan Mantri Garib Kalyan Anna Yojana (PM-GKAY)

- It is a scheme as part of Atmanirbhar Bharat to supply free food grains to migrants and the poor.
- **Benefits**: During the period May November 2021, more than 80 crore people will be provided 5 kg free wheat/rice per person/month along with 1 kg free whole chana to each family per month. This is over and above the regular monthly entitlements under National Food Security Act, 2013 (NFSA).
- Eligibility
 - Families belonging to the Below Poverty Line Antyodaya Anna Yojana (AAY) and Priority Households (PHH) categories will be eligible for the scheme
 - Households headed by widows or terminally ill persons or disabled persons or persons aged 60 years or more with no assured means of subsistence or societal support
 - All primitive tribal households
 - Landless agriculture labourers
 - > All eligible Below Poverty Line families of HIV positive persons

SOCIAL SECURITY, POVERTY ELIMINATION, EMPLOYMENT GENERATION & SKILL DEVELOPMENT

1 PM CARES Fund

Context: Keeping in mind the need for having a dedicated fund with the primary objective of dealing with any kind of emergency or distress situation, like posed by the COVID-19 pandemic, a public charitable trust under the name of 'Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund)' has been set up.

About:

- PM CARES Fund has been registered as a **Public Charitable Trust**.
- The trust deed of PM CARES Fund has been registered under the **Registration Act, 1908.**
- The fund consists entirely of voluntary contributions from individuals/organizations and does not get any budgetary support.

Trust

- Prime Minister is the ex-officio Chairman of the PM CARES Fund and Minister of Defence, Minister of Home Affairs and Minister of Finance, Government of India are ex-officio Trustees of the Fund.
- The Chairperson of the Board of Trustees (Prime Minister) shall have the power to nominate three trustees to the Board of Trustees who shall be eminent persons in the field of research, health, science, social work, law, public administration and philanthropy.
- Any person appointed a Trustee shall act in a pro bono capacity.

2 Atmanirbhar Bharat Mission

Context: In 2020, the economic crisis triggered by the coronavirus pandemic gave birth to the Atmanirbhar Bharat Abhiyan, whose features are similar to the **Swadesh movement** launched in 1905.

What is Atmanirbhar Bharat Abhiyan?

• The Atmanirbhar Bharat Abhiyan aims to transform India into a **'self reliant'** country.

- However, it is to be noted that self-reliance does not advocate a self-centered protectionist system.
- It is based on five major pillars:
 - ► Economy
 - Infrastructure
 - Technology driven system
 - Vibrant demography
 - Demand
- However, some have called the mission as a re-packaged version of the 'Make in India' drive using new taglines such as 'Vocal for Local'.

Swadeshi Movement

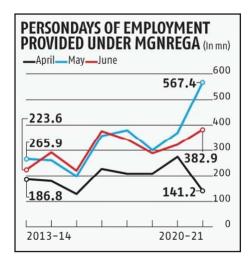
- The Swadeshi Movement was officially proclaimed on August 7, 1905 at the Calcutta Town Hall, in Bengal.
- Boycott movement was also launched along with the Swadeshi movement. The movements included using goods produced in India and burning British-made goods.
- Bal Gandadhar Tilak encouraged Swadeshi and Boycott movement after the British government decided the **partition of Bengal.**
- **Important figures in the movement:** Aurobindo Ghosh, Bal Gangadhar Tilak, Babu Genu, Bipin Chandra Pal, Lala Lajpat Rai, VO Chidambaram Pillai

3 MGNREGA in times of COVID-19

Context: The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been one of the main avenues for the Centre to provide employment to returning migrants and others in rural areas who have been rendered jobless due to the lockdown.

What is the current situation?

- MGNREGA continues to attract rural labourers pushed into distress due to the Covid-19 crisis triggering calls for increasing the mandatory workdays to 200 and raising the minimum wages under the scheme to Rs 600 per day.
- Data sourced from the MGNREGA website shows that in June 2020 around 43.7 million households sought work under the scheme that was the highest in last seven years, maintaining a trend seen in May as well.
- The surge in work demanded under the scheme comes after more than 20 million migrants returned to villages from the cities to avoid COVID-19 lockdown announced in March.
- To provide more work to the migrant laborers, the Central government in May raised the budget under the scheme by Rs 40,000 crore for 2020-21, taking the full year allocation for the scheme to over Rs 100,000 crore for the first time ever.



• The additional funds is meant to generate additional 0.2 billion person-days of work in 2020-21 over and above the budgeted 2.8 billion person-days.

Mandate of Mahatma Gandhi Employment Guarantee Act 2005 MGNREGA)

 The mandate of the MGNREGA is to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

Problems facing MGNREGA

- Low wage rate
- Insufficient budget allocation
- Regular payment delays
- Workers penalised for administrative lapses
- The banking puzzle
- Faulty MIS data

4

- Non-payment of unemployment allowance
- Genuine job cards being deleted to meet 100% DBT targets

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme

Context: The **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme**, which was launched in June amid the pandemic, is a micro-credit facility that provides street vendors a collateral-free loan of Rs 10,000 with low rates of interest for a period of one year.

About the Scheme

- Launched by: Ministry of Housing & Urban Affairs
- The scheme aims at aiding the vendors at getting back on their feet financially.
- In the long term, it aims at establishing a credit score for the vendors as well as creating a digital record of their socio-economic status, so that they can avail the Central government schemes later.
- The scheme also attempts to formalise the informal sector of the economy and provide them safety nets and a means of availing loans in the future.
- Lending institutions: The lending institutions under the Scheme include Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks, NBFCs, Micro Finance institutions and Self Help Group banks.

5 Garib Kalyan Rojgar Abhiyaan

Context: Prime Minister Narendra Modi launched a massive employment-cum-rural public works Campaign named 'Garib Kalyan Rojgar Abhiyaan' to empower and provide livelihood opportunities in areas/ villages witnessing large number of returnee migrant workers affected by the devastating COVID-19.

About :

- The 125-day campaign involved implementation of 25 different types of works to provide employment to the migrant workers
- Launch: Village Telihar, Block Beldaur, district Khagaria, Bihar.

- Nodal Ministry: The Ministry of Rural Development is the nodal Ministry for this campaign.
- **Implementation:** The campaign will be implemented in close coordination with the State Governments.
 - Central Nodal Officers of the rank of Joint Secretary and above will be appointed to oversee the
 effective and timely implementation of various schemes in the identified districts.

6 One District One Product

Context: The Centre is mulling a "One District One Product" scheme to boost manufacturing hit by Covid-19 and it has begun initial preparations with the states.

About:

- One District One Product (ODOP) initiative is operationally merged with 'Districts as Export Hub' initiative being implemented by **DGFT**, Department of Commerce, with Department for Promotion of Industry and Internal Trade (**DPIIT**) as a major stakeholder.
- The objective is to convert each District of the country into an Export Hub by
 - > identifying products with export potential in the District
 - > addressing bottlenecks for exporting these products
 - supporting local exporters/manufacturers to scale up manufacturing
 - find potential buyers outside India with the aim of promoting exports, promoting manufacturing & services industry in the District and generate employment in the District.
 - As far as Rajasthan is concerned, two products namely Blue Pottery (Jaipur) and Markhana Marbels (Nagaur) are among the identified products

Objectives of ODOP Program of Uttar Pradesh

- Preserve and develop local crafts and promote traditional art
- Decline in migration for employment
- Improve product quality and develop local skills
- Connect production with tourism through live demos and sales outlets for gifts and souvenirs
- Resolve issues of economic difference and regional imbalance

7 Sankalp se Siddhi

Context: Recently, 'Sankalp se Siddhi' was launched by the **Ministry of Tribal Affairs.**

About 'Sankalp se Siddhi':

- Tribal Cooperative Marketing Development Federation Ltd (TRIFED), under the Ministry of Tribal Affairs, launched "Sankalp se Siddhi" Village & Digital Connect Drive.
- The primary goal of this drive is to activate the Van Dhan Vikas Kendras in these villages.
- Sankalp se Siddhi is a 100-day drive starting April 1st, 2021.

Significance of the initiative

- **Enhancing the tribes' network:** It will help in enhancing the Tribes India Network (both physically and online at TribesIndia.com)
- They will recognize tribal artisans and other such groups and promote them as suppliers hence providing them access to larger markets.
- **Transformation of the ecosystem:** Sankalp Se Siddhi is predicted to assist in the complete transformation of the tribal ecosystem throughout the country.

8 National Recruitment Agency

Context: The Union Cabinet approved the plan to set up a National Recruitment Agency (NRA).

About:

- The proposed National Recruitment Agency will be an independent body to conduct examination for government jobs.
- NRA will conduct the Common Eligibility Test (CET) for recruitment to non-gazetted posts in government and public sector banks. This test aims to replace multiple examinations conducted by different recruiting agencies for selection to government jobs advertised each year, with single online test.
- This agency is set up under the **Societies Registration Act, 1860.**
- NRA will have representatives from the ministry of railways, ministry of finance/department of financial services, the Staff Selection Commission (SSC), Railway Recruitment Board (RRB) and the Institute of Banking Personnel Selection (IBPS).

Salient Features

- The Common Eligibility Test will be held twice a year.
- There will be different CETs for graduate level, 12th Pass level and 10th pass level to facilitate recruitment to vacancies at various levels.
- The CET will be conducted in **12 major Indian languages**. This is a major change, as hitherto examinations for recruitment to Central Government jobs were held only in English and Hindi.
- To begin with CET will cover recruitments made by three agencies : viz. Staff Selection Commission, Railway Recruitment Board and the Institute of Banking Personnel Selection. This will be **expanded** in a phased manner.
- CET will be held in 1,000 centres across India in a to bid remove the currently prevalent urban bias. There will be an examination centre in every district of the country. There will be a special thrust on creating examination infrastructure in the 117 aspirational districts.
- CET will be a first level test to shortlist candidates and the score will be valid for three years.
- There shall be no restriction on the number of attempts to be taken by a candidate to appear in the CET subject to the upper age limit. Age relaxation for SC/ST and OBC candidates as per existing rules will apply.

AI & Robotics Technologies Park (ARTPARK) set up in Bengaluru

Context: The Indian Institute of Science (IISc) Bangalore has set up an Artificial Intelligence and Robotics Technologies Park (ARTPARK).

What is ARTPARK?

- ARTPARK aims to develop AI & Robotics facilities to support technology innovations as well as capacity building through advanced skills training of students and professionals in these areas.
- Some of these facilities will be key enablers for whole new sets of technologies, products and services.
- **DataSetu**: It will develop **DataSetu** that will enable confidentiality and privacy-preserving framework to share data and run analytics spurring the data-sharing ecosystem and create a data marketplace, boosting AI applications and solutions.
- **BhashaSetu:** One such service will be BhashaSetu that will enable real-time Indic language translation, both of speech to speech and speech to text.
 - This will further unlock the economic potential of the country, and enable all Indian citizens to
 equitably participate in the economic progress, regardless of their language.

ARTPARK, is a unique not-for-profit foundation established by Indian Institute of Science (IISc), Bengaluru with support from AI Foundry in a public-private model.

Significance of the development

- Promoting innovation
- Positive societal impact
- Advanced skill development

AGRICULTURE, FARMER WELFARE & RURAL DEVELOPMENT

1 Five Star Villages Scheme

Context: The **Department of Posts** has recently launched 'Five Star Villages scheme' which ensures 100% rural coverage of postal schemes.

About:

- The scheme seeks to bridge the gaps in public awareness and reach of postal products and services, especially in interior villages.
- The main aim of this scheme is to ensure universal coverage of flagship postal schemes in rural areas of the country.
- All postal products and services will be made available and marketed and publicized at village level, under the scheme.
- Branch offices will function as one-stop shop to cater all post office related needs of villagers.

Coverage

- Two rural districts / regions of each region have been identified under this scheme.
 - Akola and Washim in Nagpur region, Parbhani and Hingoli in Aurangabad region, Solapur and Pandharpur in Pune region, Kolhapur and Sangli in Goa region and Malegaon and Palghar in Navi Mumbai region are included.
- A total of 50 villages in each district will be covered during the current financial year 2020-2021.

Schemes covered

- The schemes covered under the Five Star scheme include:
 - > Savings Bank accounts, Recurrent Deposit Accounts, NSC / KVP certificates,
 - > Sukanya Samridhi Accounts/ PPF Accounts,
 - > Funded Post Office Savings Account linked India Post Payments Bank Accounts,
 - Postal Life Insurance Policy/Rural Postal Life Insurance Policy and Pradhan Mantri Suraksha Bima Yojana Account / Pradhan Mantri Jeevan Jyoti Bima Yojana Account

2 Ghar Tak Fibre Scheme

Context: The Government launched 'Ghar Tak Fibre' scheme, under the Centre's ambitious Digital India programme.

About:

- The 'Ghar Tak Fibre' scheme aims to connect 45,945 villages of Bihar through optical fibre internet service.
- Furthermore, it would lead digital services including e-Education, e-Agriculture, Tele-Medicine, Tele-law and other social security schemes in Bihar ensuring easy access to all state natives.
- The scheme is also likely to boost the local employment generation with the implementation of **Bharat Net initiative** which will be done by recruiting local workers.
- The 'Ghar Tak Fibre' project would entail implementation of 1 wi-fi and 5 free of cost connections to government institutions including primary schools, Anganwadi Centres, Aasha workers and Jeevika Didi.

3 Kisan Suryoday Yojana

Context: PM Modi has launched the 'Kisan Suryoday Yojana' in Gujarat with the aim of providing 16 hours of power supply to farmers in the state every day.

About

- Under this scheme, farmers will be able to avail power supply from 5 AM to 9 PM.
- The state government has allocated a budget of Rs 3500 crore for installing transmission infrastructure under this scheme by 2023.
- 234 '66-Kilowatt' transmission lines, with a total length of 3490 circuit kilometers (CKM) will be established under the project, in addition to 220 KV substations.

4 Pradhan Mantri Matsya Sampada Yojana (PMMSY)

Context: In September 2020, PM Narender Modi launched the **Pradhan Mantri Matsya** Sampada Yojana.

About:

- The new scheme, Pradhan Mantri Matsya Sampada Yojana (PMMSY) is to be established under the **Department of Fisheries** for a robust fisheries management framework.
- The major aim of the government behind the scheme is-
- Enhancing fish production by an additional 70 lakh tonne till 2024-25
- Increasing fisheries export earnings to Rs.1,00,000 crore
- Doubling of incomes of fishers and fish
- Reducing post-harvest losses from 20-25% to about 10%
- Generation of additional 55 lakhs direct and indirect gainful employment opportunities in the fisheries sector and allied activities farmers

Department of Fisheries

- The Department of Fisheries is one of the two Departments under the **Ministry of Fisheries**, **Animal Husbandry & Dairying**.
- It came into existence with effect from 05.02.2019 through carving out Fishery Division from the erstwhile Department of Animal Husbandry, Dairying and Fisheries.

5 Swamitva Scheme

Context: Centre has launched the physical distribution of property cards under the **'SVAMITVA'** scheme.

What is SVAMITVA Scheme?

- The SVAMITVA scheme was launched in pilot mode in 6 states with the aim to update rural land records, providing record of rights to village households and issue property cards.
- SVAMITVA is a central scheme of the **Ministry of Panchayati Raj and Rural Development**.
- It will be implemented across the country in a **phased manned** over the next four years, covering around 6.62 lakh villages.
- The scheme focuses on mapping rural-inhabited lands using **drones** as land records are inaccurate or do not exist for vast areas across India.
- Launch of physical distribution of property cards
- The launch will enable around one lakh property holders to **download their property cards** through an SMS link sent on their mobile phones.
- This would be followed by the physical distribution of property cards by respective state governments.
- These beneficiaries are from 763 villages across six states, including 346 from Uttar Pradesh, 221 from Haryana, 100 from Maharashtra, 44 from Madhya Pradesh, 50 from Uttarakhand and two from Karnataka.

Why land records are important?

- Only 19 per cent of potential property tax was being collected by Gram Panchayats, according to the **2018 Economic Survey**.
- As once ownership of property becomes easy to demarcate and prove, its prices will also be fixed.
- Then the property cards can be used to **take loans**, improving the **taxregime** at the Panchayati level.
- Beyond that, this effort may bring about more financial stability for rural India, give accurate land records that can be used for planning, help in calibrating property tax and give a structural recourse for legal matters in property disputes.

6 Market Intervention Scheme

Context: Amidst the lockdown, the Union government has asked all States / UTs asked to implement Market Intervention Scheme to ensure remunerative prices to farmers for perishable crops.

About:

- The Market Intervention Scheme (MIS) is an ad-hoc scheme under which are included horticultural commodities and other agricultural commodities which are perishable in nature and which are not covered under the minimum price support scheme.
- It aims to intervene the market to protect the growers of their commodities from making distress sale in the event of a bumper crop during the peak arrival period when the prices tend to fall below economic levels and cost of production.
- The Scheme is implemented when there is at least 10% increase in production or 10% decrease in the ruling rates over the previous normal year.

- The **Department of Agriculture & Cooperation** is implementing the scheme. Under MIS, funds are not allocated to the States, instead central share of losses.
- Losses suffered are shared on 50:50 basis between Central Government and the State.
- Market Intervention Scheme works in a similar fashion to Minimum Support Price based procurement mechanism for food grains.

7 Kamdhenu Deepawali Abhiyan

Context: Encouraged by the response to **Gaumaya Ganesha Campaign** which encouraged usage of eco-friendly material in manufacture of idols for the **Ganesha Festival**, **Rashtriya Kamdhenu Aayog (RKA)** has started a nation- wide campaign to celebrate **"Kamdhenu Deepawali Abhiyan"** this year on the occasion of Deepawali festival.

About:

- Rashtriya Kamdhenu Aayog (RKA) has been constituted by Prime Minister Shri Narendra Modi for the conservation, protection and development of cows and their progeny and for giving direction to the cattle development programmes.
- RKA is high powered permanent body to formulate policy and to provide direction to the implementation of schemes related to cattle so as to give more emphasis on livelihood generation.

India's livestock sector

- Livestock economy sustains nearly 73 million households in rural areas.
- Even though, the country is largest producer of milk, the average milk yield in India is only 50% of the world average.
- The low productivity is largely due to deterioration in genetic stock, poor nutrition and unscientificmanagement.
- The trend needs to be reversed and popular perception about cow and cow based agriculture and cow based industry need to be corrected immediately for social and economic rejuvenation of society particularly poor in rural areas.
- 8

Animal Husbandry Infrastructure Development Fund (AHIDF)

Context: In pursuance of recently announced Atma Nirbhar Bharat Abhiyan stimulus package for ensuring growth in several sectors, the Cabinet Committee on Economic Affairs has approved setting up of **Animal Husbandry Infrastructure Development Fund** (AHIDF) worth Rs. 15000 crore.

About:

- AHIDF would facilitate much needed incentivisation of investments in establishment of such infrastructure for dairy and meat processing and value addition infrastructure and establishment of animal feed plant in the private sector.
- Eligibility: The eligible beneficiaries under the Scheme would be
 - ► Farmer Producer Organizations (FPOs)

- ► MSMEs
- ► Section 8 Companies
- Private Companies and individual entrepreneur with minimum 10% margin money contribution by them. The balance 90% would be the loan component to be made available by scheduled banks.
- Government of India will provide 3% interest subvention to eligible beneficiaries. There will be 2 years moratorium period for principal loan amount and 6 years repayment period thereafter.

Dairy Infrastructure Development Fund (DIDF)

- Government had earlier approved the Dairy Infrastructure Development Fund (DIDF) worth Rs. 10,000 crores.
- It aims to incentivize investment by cooperative sector for development of dairy infrastructure.

9 MSP for MFP Scheme

Context: TRIFED under Ministry of Tribal Affairs has asked the State Nodal Departments and Implementing Agencies to initiate procurement of Minor Forest Produces (MFPs) at Minimum Support Price (MSP) from the available funds under MSP for MFP Scheme.

About:

- **'Minor Forest Produce (MFP)'** refers to all non-timber forest produce of plant origin. It is an important source of livelihoods for tribal people are non-wood forest products.
- MFP includes bamboo, canes, fodder, leaves, gums, waxes, dyes, resins and many forms of food including nuts, wild fruits, Honey, Lac, Tusser etc.
- The Minor Forest Produces provide both subsistence and cash income for people who live in or near forests.
- They form a major portion of their food, fruits, medicines and other consumption items and also provide cash income through sale.

The Scheme:

- The government introduced the scheme of "Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and development of value chain".
- The MSP for MFP scheme was started in 2013 to ensure fair and remunerative prices to MFP gatherers.
- The scheme is designed as a social safety net for improvement of livelihood of MFP gatherers by providing them fair price for the MFPs they collect. The scheme has been started with following objectives
 - To provide fair price to the MFP gatherers for the produce collected by them and enhance their income level
 - ► To ensure sustainable harvesting of MFPs.
- The Scheme will have a huge social dividend for MFP gatherers, majority of whom are tribals.
- It is a holistic scheme for development of MFP trade including its value chain and necessary infrastructure at local level.
- The MSP scheme seeks to establish a framework to ensure fair returns for the produce collected by tribals, assurance of buying at a particular price, primary processing, storage, transportation etc while ensuring sustainability of the resource base.

10 Market Intervention Scheme

Context: Amidst the lockdown, the Union government has asked all States / UTs asked to implement Market Intervention Scheme to ensure remunerative prices to farmers for perishable crops.

About:

- The Market Intervention Scheme (MIS) is an ad-hoc scheme under which are included horticultural commodities and other agricultural commodities which are perishable in nature and which are not covered under the minimum price support scheme.
- It aims to intervene the market to protect the growers of their commodities from making distress sale in the event of a bumper crop during the peak arrival period when the prices tend to fall below economic levels and cost of production.
- In order to protect the growers of these horticultural/agricultural commodities from making distress sale in the event of bumper crop during the peak arrival period when prices fall to very low level, Government implements M.I.S. for a particular commodity on the request of a State Government concerned.
- Losses suffered are shared on 50:50 basis between Central Government and the State.
- Market Intervention Scheme works in a similar fashion to Minimum Support Price based procurement mechanism for food grains.

Minimum Support Price (MSP):

- Minimum support price (MSP) is one of the instruments of Agricultural Price Policy (APP).
- APP basically means government intervention to influence agricultural productivity and/or farm input prices.
- The kind and degree of intervention (or the policy instruments and their objectives) vary with the stage of agricultural development.
- The basic intent of announcing MSP before the sowing season is to help farmers take sowing decision keeping in mind that if they are not able to get a reasonable price by selling in the market, at least they will be able to get the MSP.
- In that sense, MSP is an assured or guaranteed price (insured price).

11 One year of PMFME Scheme

Context: The Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) Scheme to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector, marks the completion of its one year.

What is PM FME Scheme?

- Launched in June 2020, the PM FME Scheme is currently being implemented in 35 States and Union Territories.
- Under the One District One Product (ODOP) component of the PM FME Scheme, the Ministry of Food Processing Industry approved ODOP for 707 industries for 35 States and UTs.'

Ministry of Food Processing Industry

- The Ministry is responsible for formulation and administration of the rules and regulations and laws relating to food processing in India.
- Founded in: 1988

Objectives of the Scheme

- Capacity building of entrepreneurs through technical knowledge, skill training and hand holding support services
- Increased access to credit to existing micro food processing entrepreneurs for technology upgradation
- Support to Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), Producers Cooperatives & Cooperative Societies along their entire value chain to enable microenterprises to avail common services
- Support for transition of existing enterprises into formal framework for registration under regulatory framework and compliance
- Integration with organized supply chain by strengthening branding & marketing

Seed Capital

• Seed capital @ Rs 40,000/- per member of SHG for working capital and purchase of small tools would be provided under the scheme.

One District One Product

• The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products.



9

INDUSTRY, TRADE, INFRASTRUCTURE

¹ PM Formalization of Micro Food Processing Enterprises (PM FME)

Context: The Government has launched the 'PM Formalization of Micro Food Processing Enterprises (PM FME) scheme' as a part of "**Atmanirbhar Bharat Abhiyan**" to provide financial, technical and business support for upgradation of existing micro food processing enterprises.

Details of the PM FME scheme

- The Centrally Sponsored PM Formalisation of Micro Food Processing Enterprises (PM FME) scheme will be implemented over a period of five years from 2020-21 to 2024-25 with an outlay of Rs 10,000 crore.
- The scheme aims to bring in new technology, apart from affordable credit to help small entrepreneurs penetrate new markets.
- The expenditure under the scheme would to be shared
 - ▶ in 60:40 ratio between Central and state governments
 - ▶ in 90:10 ratio with North Eastern and Himalayan states
 - ▶ in 60:40 ratio with UTs with legislature and 100% by Centre for other UTs.
- The scheme would directly benefit farmers and micro-entrepreneurs who contribute significantly to the Indian economy.

2

Credit Guarantee Scheme for Subordinate Debt (CGSSD)

Context: The government launched Rs 20,000-crore 'Credit Guarantee Scheme for Subordinate Debt (CGSSD)' to support distressed small businesses.

About:

- Under the Credit Guarantee Scheme for Subordinate Debt (CGSSD), the government provides a **subordinate debt facility** to the promoters of **micro, small and medium enterprises** that are either distressed or classified under non-performing assets.
- In case of default, creditors giving subordinate debt are paid after primary debt is settled in full.
- The scheme will be operationalised through the **Credit Guarantee Fund Trust for MSEs** (CGTMSE).

How will it be done?

- Promoter(s) of MSMEs meeting the eligibility criteria may approach any scheduled commercial banks to avail benefit under the scheme.
- They will be given credit equal to 15% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.
- Promoters in turn will infuse this amount in the MSME unit as equity and thereby enhance the liquidity and maintain debt-equity ratio.
- 90 percent guarantee coverage for this sub-debt will be given under the Scheme and 10 percent would come from the concerned promoters.
- There will be a moratorium of 7 years on payment of principal whereas maximum tenor for repayment will be 10 years.

3 Mega Investment Textiles Parks (MITRA) Scheme

Context: The Government has proposed a scheme of Mega Investment Textiles Parks (MITRA).

What are the objectives?

- To enable the textile industry to become globally competitive
- Attract large investments
- Boost employment generation and exports

Significance

- This will create world class infrastructure with plug and play facilities to enable create global champions in exports.
- MITRA will be launched in addition to the Production Linked Incentive Scheme(PLI).
- MITRA)willbesignificant for the Indian Textiles Industry.
- Along with the Production Linked Incentive (PLI) scheme, MITRA will lead to increased investments and enhanced employment opportunities.
- Emphasis on state-ofthe-art infrastructure through MITRA will give our domestic manufacturers a levelplaying field in the international textiles market.
- It will pave the way for India to become a global champion of textiles exports across all segments.





4 Modified Electronics Manufacturing Clusters (EMC2.0) Scheme

Context: The Union Cabinet has approved financial assistance to the Modified Electronics Manufacturing Clusters (EMC2.0) Scheme which would support setting up of both Electronics Manufacturing Clusters (EMCs) and Common Facility Centres (CFCs).

About:

- **EMC Project** would be an undeveloped / underdeveloped geographical area, preferably contiguous, where the focus is on development of basic infrastructure, amenities and other common facilities for the ESDM units
- **Common Facility Centre (CFC)**: There should be significant number of existing ESDM units located in the area and the focus is on upgrading common technical infrastructure and providing common facilities for the ESDM units in existing EMCs, Industrial Estates / Parks / Areas.
- Anchor Unit (s) shall be electronics manufacturing company (ies) with a commitment of purchasing minimum 20% of the saleable / leasable land area in the proposed EMC project for setting up electronics manufacturing facility in the EMC and will give a commitment of an investment of Rs. 300 crore or above

Background:

- Government notified Electronic Manufacturing Clusters (EMC) Scheme in October, 2012 to provide support for creation of world-class infrastructure for attracting investments in Electronics Systems Design and Manufacturing (ESDM) sector.
- The Scheme was closed for receipt of applications from October, 2017.

5 Production Linked Incentive Scheme

Context: Government is planning to expand the ambit of **Production Linked Incentive** Scheme.

What is PLI scheme?

- In order to reduce India's dependence on China, the government announced a scheme that aims to give companies incentives on incremental sales from products manufactured in domestic units.
- o What are the sectors covered?
- Initially launched for mobile manufacturing and other electronic components and later expanded to Critical Key Starting materials/Drug Intermediaries and Active Pharmaceutical Ingredients and Manufacturing of Medical Devices Cabinet has approved 10 more sectors.

Priority	Sectors	Implementing Ministry/Department
1.	Advance Chemistry Cell (ACC) Battery	NITI Aayog and Department of Heavy Industries
2.	Electronic/Technology Products	Ministry of Electronics and Information Technology
3.	Automobiles & Auto Components	Department of Heavy Industries

4.	Pharmaceuticals drugs	Department of Pharmaceuticals
5.	Telecom & Networking Products	Department of Telecom
6.	Textile Products: MMF segment and technical textiles	Ministry of Textiles
7.	Food Products	Ministry of Food Processing Industries
8.	High Efficiency Solar PV Modules	Ministry of New and Renewable Energy
9.	White Goods (ACs & LED)	Department for Promotion of Industry and Internal Trade
10.	Speciality Steel	Ministry of Steel

Intended benefits of the scheme

- Low import dependency
- Low current account deficit
- More employment
- Boost RBI's forex reserve
- Stable exchange rate

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10

SCIENCE, TECHNOLOGY & DEFENCE

1 Deep Ocean Mission

Context: To better understand the oceans, the Government launched a deep ocean mission with a budget outlay of more than Rs 4,000 crores, over five years. This mission will cover deep ocean survey exploration and projects for the conservation of deep sea bio-diversity.

What is Deep Ocean Mission?

- The Deep Ocean Mission is proposed as multi-ministerial multi-disciplinary programme.
- It will lay emphasis on development of deep sea technology, exploration of deep sea mineral resources and biodiversity, acquisition of a research vessel for exploration, deep sea observations, and capacity building.
- **Nodal Agency: Ministry of Earth Sciences** is the nodal agency for implementing the programme.
- **Funding:** The Deep Ocean Mission is proposed to be a **Central Sector Scheme** and no separate allocation for States is envisaged.

Technology

- Under Deep Ocean Mission, it is proposed to develop, test and demonstrate the mining technology for harvesting of **polymetallic nodules** from the **Test Mine Site (TMS)** in the allocated area of 75000 sq. km in the **Central Indian Ocean Basin (CIOB)**.
- A manned submersible for 6000 m depth is also proposed to be developed as an ocean exploratory tool.

Objectives of the mission

The major objectives proposed under Deep Ocean Mission are as follows:

- Development of technologies for deep sea mining, underwater vehicles and underwater robotics
- Development of ocean climate change advisory services
- Technological innovations for exploration and conservation of deepsea biodiversity
- Deep ocean survey and exploration
- Proof of concept studies on energy and freshwater from the ocean

- Establishing advanced marine station for ocean biology
- Other countries
- Only a handful of countries have such a mission to explore the Deep Ocean, including the **US**, **China**, **Russia**, **Japan and France**.
- The launch of such a mission by India will place the country in the elite group.

India, surrounded by the Arabian Sea, Bay of Bengal and the Indian Ocean, has a vast coastline and the **Indian Exclusive Economic Zone (EEZ)** is equivalent to about 67% of the land area of the country.

2

TRAI releases recommendations for developing a 'Unified Numbering Plan'

Context: The Telecom Regulatory Authority of India (TRAI) released its latest recommendations for developing a 'Unified Numbering Plan' to ensure adequate numbering resources for the fixed-line (aka landline) and mobile services in the country.

Key-highlights of the recommendations:

- Mandating prefix "0" for calling mobile numbers from a fixed-line connection
- Shifting from 10-digit to 11-digit numbering scheme in case of mobile numbers
- Mobile numbers allotted for dongles to be shifted to 13 digits
- Moving fixed line numbers starting with "3", "5", and "6" to a sub-level of "2" or "4
- All fixed-line connections should be provided with a "0" dialing facility.

About TRAI

- Telecom Regulatory Authority of India (TRAI) is an independent regulatory body established by the **Telecom Regulatory Authority of India Act 1997** to oversee the telecommunications industry in India.
 - TRAI is charged with ensuring the orderly growth of the telecom sector while protecting the interests of both telecom service providers and consumers.
 - It encourages technological improvements and makes recommendations for how providers can improve efficiency and technical compatibility.
- To that end, TRAI establishes standards for quality of service (QoS) and supervises how service providers share revenue.

3 Aarogya Setu App

Context: The Indian government launched a new tracking app, Aarogya Setu, to make credible information about the novel coronavirus accessible to the masses.

About:

• The Aarogya Setu application is aimed at "augmenting" efforts to "proactively" inform the citizens about the "best practices and relevant advisories pertaining to the containment of COVID-19."



- It was developed by the National Informatics Center which falls under the Ministry of Electronics and Information Technology (MeitY).
- Aarogya Setu essentially helps users in identifying whether they are at risk of being infected by the coronavirus by checking if they have knowingly or unknowingly come into contact with individuals that have been tested positive with COVID-19.
- Aarogya Setu uses a government database of infected people to function.

How does it work?

Help us to help you Govt Launches 'Aarogya Setu App' a Bluetooth-based 🚷 COVID-19 Tracker $(\dot{\alpha})$ ((_)) 1 12 The app will alert The App is users if they privacy-first by ٠ come in design & proximity to an available in 0 infected person Android & iOS -Inform users The App has art to fight COVID-19 about best highly scalable practices & architecture & is e are safe, India is safe relevant medical available in 11 advisories languages

- Aarogya Setu supports up to 11 different Indian languages, including Hindi and English, and requires Location and Bluetooth access to determine if you have recently come in contact with a COVID-19 positive patient.
- People will have to first register their mobile numbers before using the Aarogya Setu app.
- The government claims that the data stored on the app is "encrypted" and doesn't share with any third-party vendors. The app will also tell you if you are in a safe location or not.
- Android users will also receive live tweets from the Ministry of Health.
- Besides this, the app also has a dedicated **chatbot** that asks you a series of questions to determine if you have any symptoms of Covid-19 as well as inform you about the various facilities and updates from the health ministry along with a series of helpline numbers nationally and state-wise.

4 NIDHI Program to fight Coronavirus

Context: JClean Weather Technologies, an incubatee company in Pune's Scitech Park has developed a new technology under the **Nidhi Prayas program** to disinfect closed spaces and rooms.

About:

- The technology, named Scitech Airon, was developed under the Nidhi Prayas program initiated by the Department of Science and Technology (DST).
- It reduces the viral load of a closed space by 99.7 percent within an hour, depending on the room size.
- The machine can be used to disinfect spaces that have been occupied by coronavirus patients ensuring that the doctors, nurses, and other care staff in quarantine facilities do not catch the virus.



- It is capable of killing a range of viruses, bacteria, and fungal infections and can disinfect a room from several allergens.
- It also decomposes pollutants like Carbon Monoxide, Nitrogen Dioxide, and volatile gaseous organic compounds.
- The Scitech Airon ionizer machine generates negatively charged ions that chemically react with the proteins on the outer walls of these microorganisms and other allergens leaving them ineffective and harmless.

NIDHI-PRAYAS Program:

- NIDHI-PRAYAS is National Initiative for Developing and Harnessing Innovation PRomoting and Accelerating Young and ASpiring Innovators & startups.
- This program allows the innovators to try their ideas without fear of failure, hence allowing them to reach a stage where they have a ready product and are willing to approach incubators for commercialization.

⁵ ISRO's Directorate of Space Situational Awareness and Management

Context: ISRO's recent launch of a Directorate of Space Situational Awareness and Management (DSSAM) is aimed at monitoring, tracking, and protecting India's space assets.

DSSAM

- The Directorate of Space Situational Awareness and Management (DSSAM) has been established at ISRO, recognizing the need for dedicated efforts to tackle the emerging challenges of operating in an exceedingly crowded and contested space domain.
- Tracking debris in space, de-orbiting objects satellites from space, and ensuring the successful return and recovery of manned and unmanned payloads from space to earth
- To meet this effort, the ISRO has developed and established various facilities such as the Network for Space Object Tracking and Analysis (NETRA), ISRO Telemetry, Tracking and Command Network (ISTRAC).

KESSLER SYNDRONE

The Kessler syndrome is a theory proposed by NASA scientist Donald J. Kessler in 1978, used to describe a self-sustaining cascading collision of space debris in LEO, where each collision generates space debris that increases the likelihood of further collisions.

6 Accelerate Vigyan

Context: To provide a single platform for research internships, capacity-building programs, and workshops across the country, the **Science and Engineering Research Board (SERB)** has launched a new scheme called **'Accelerate Vigyan' (AV)**.

About

- The vision is to expand the research base, with three broad goals, namely-
 - consolidation/aggregation of all scientific programs
 - initiating high-end orientation workshops
 - creating opportunities for research internships for those who do not have access to such resources/facilities

Major Components under the Scheme

- o 'ABHYAAS' program
 - ▶ 'ABHYAAS' is a component under the AV Scheme.
 - As for the 'ABHYAAS' program, it is an attempt to boost research and development in the country by enabling and grooming potential PG/Ph.D. students by means of developing their research skills in selected areas across different disciplines or fields.
 - It has two components:
 - High-End Workshops ('KARYASHALA')
 - Research Internships ('VRITIKA')
- Sammohan
- Another new component under AV is 'SAMMOHAN' that has been sub-divided into 'SAYONJIKA' and 'SANGOSHTI'.
 - SAYONJIKA is an open-ended program to catalogue the capacity-building activities in science and technology supported by all government funding agencies in the country.
 - > SANGOSHTI is a pre-existing program of SERB.

7

Government launches Postage Stamp commemorating Mission Shakti's success

Context: A customized **My Stamp** on **India's First Anti Satellite Missile (A-SAT)** was launched on the occasion of Engineers Day on September 15.

About:

- 'My Stamp' was first introduced in India during the World Philatelic Exhibition, 'INDIPEX-2011'.
- My Stamp is the brand name for personalized sheets of Postage Stamps of India Post.
- The release of Stamp reminds the nation about the technological achievement, which has made the nation proud.
- The stamp was released by the Department of Posts.

Department of Posts

- The Department of Posts, trading as India Post, is a government-operated postal system in India, which is a subsidiary of the Ministry of Communications.
- Generally called "the Post Office" in India, it also acts as an agent for the Government of India in discharging other services for citizens such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) wage disbursement and old age pension payments.

Mission Shakti (Anti Satellite Weapon)

- Defense Research and Development Organisation (DRDO) successfully conducted an Anti-Satellite (A-SAT) missile test 'Mission Shakti' from Dr. APJ Abdul Kalam Island in Odisha in 2019.
- DRDO developed A-SAT Missile successfully engaged an Indian orbiting target satellite in Low Earth Orbit (LEO) in a 'Hit to Kill' mode.
- The interceptor missile was a three-stage missile with two solid rocket boosters.
- Tracking data from range sensors had confirmed that the mission met all its objectives. The entire
 effort was indigenous which demonstrated the Nation's capability to develop such complex and
 critical missions.
- With this success, India became the fourth nation in the world to possess such capability. Till now, only the US, Russia, and China had the capability to hit a live target in space.

8 PM WANI (Wi-Fi Access Network Interface)

Context: The Department of Telecommunications announced the PM-WANI scheme to increase internet connectivity across the country by implementing a decentralised system of public access points.

What is the PM WANI scheme?

- PM WANI (Wi-Fi Access Network Interface) is a scheme meant to increase Wi-fi access throughout the country.
- The WANI framework contains the following components:
 - **Public Data Office (PDO):** It will establish, maintain, and operate only WANI compliant Wi-Fi Access Points and deliver broadband services to subscribers.
 - ▶ **Public Data Office Aggregator (PDOA):** It will be an aggregator of PDOs and perform the functions relating to Authorization and Accounting.
 - App Provider: It will develop an App to register users and discover WANI compliant Wi-Fi hotspots in the nearby area and display the same within the App for accessing the internet service.
 - Central Registry: It will maintain the details of App Providers, PDOAs, and PDOs. To begin with, the Central Registry will be maintained by C-DoT.

11

ENVIRONMENT & ECOLOGY

1 "Jal Shakti Abhiyan: Catch the Rain" Campaign

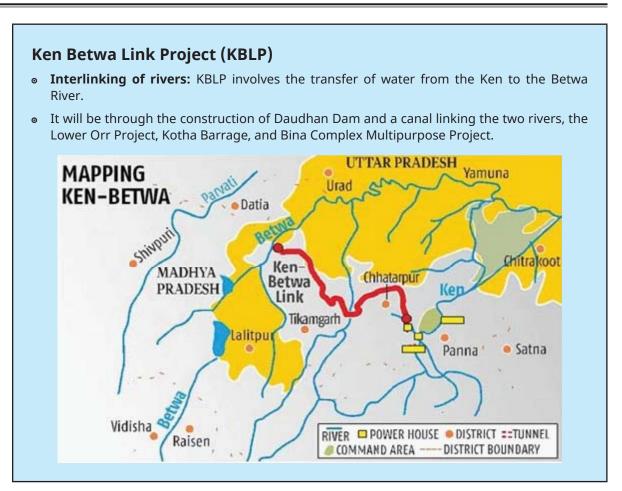
Context: Prime Minister Narendra Modi launched the "Jal Shakti Abhiyan (JSA): Catch the Rain (CTR)" campaign on the occasion of **World Water Day (**22nd March**)**.

About the 'Jal Shakti Abhiyan: Catch the Rain' campaign

- The Campaign will be taken up in all districts, rural as well as urban areas, of the country.
- Theme: The main theme of the campaign will be "Catch the Rain, where it falls when it falls".
- **Objective:** The campaign is being launched as a Jan Andolan to take water conservation at the grass-roots level through people's participation to accelerate water conservation across the country.
 - The campaign is intended to nudge the State and all stakeholders to create Rain Water Harvesting Structures (RWHS) suitable to the climatic conditions and sub-soil strata to ensure storage of rainwater, as rains falling in the four/five months of monsoon are the only source of water for most parts of the country.
- **Implementing Agency:** It will be implemented through the department of drinking water and sanitation, Ministry of Jal Shakti.
- **Implementation Period:** The campaign will be implemented during the period 22ndMarch 2021 to 30th November 2021 the pre-monsoon and monsoon period in the country.
- **De-centralized program:** Gram Sabhas will be held in all Gram Panchayats of each district (except in the poll-bound States) to discuss issues related to water conservation.
 - > These Gram Sabhas will also take "Jal Shapath" or Oath for water conservation.
- Intervention areas: Water conservation and rainwater harvesting, Renovation of traditional and other water bodies, Reuse of recharge structures, Watershed development, and Intensive afforestation.

The Ken Betwa Link Project

- Madhya Pradesh and Uttar Pradesh also signed a historic agreement to implement the **Ken Betwa** Link Project (KBP).
- This agreement will herald the beginning of **inter-state cooperation** to implement to carry water from areas that have surplus water to drought-prone and water deficit areas through the interlinking of rivers.



2 New Nagar Van Scheme

Context: On the occasion of World Environment Day (5th June), the government announced implementation of the **Nagar van scheme** to develop 200 Urban Forests across the country in next five years.

About

- The scheme will fill the gap between the cities and villages in terms of having their own forest cover.
- The Nagar Van will be built either on the existing forest land or another vacant land in the cities across India offered by the local bodies.
- Under the Nagar Van Scheme, Urban forests will be developed in 200 cities in its first phase.
- The **Warje Urban Forest** (Pune, Maharashtra) will be considered as a role model.

International Day of Forests

- The United Nations General Assembly proclaimed 21st March as the International Day of Forests in 2012.
- The Day celebrates and raises awareness of the importance of all types of forests.



3 India to Launch Deep Sea Mission

Context: India will soon launch "Deep Ocean Mission" which envisages the exploration of minerals, energy, and marine diversity of the underwater world.

About

- The mission will give a boost to efforts to explore India's vast Exclusive Economic Zone and Continental Shelf.
- The mission will also involve developing technologies for different deep ocean initiatives.
- The multi-disciplinary work will be piloted by the Ministry of Earth Sciences and other government departments like the Defence Research and Development Organisation, Department of Biotechnology, Indian Space Research Organisation (ISRO), Council for Scientific and Industrial Research (CSIR) will be stakeholders in this mission.
- Some of the technologies involved will be developed by organizations such as the ISRO and DRDO.

Exploration of the Indian Ocean

- India has been ear-marked nearly 1.5 lakh square kilometers of area in the central Indian Ocean for exploration.
- In September 2016, India signed a 15-year contract with the International Seabed Authority (ISA) for the exploration of **Poly-Metallic Sulphides (PMS)** in the Indian Ocean.

Poly-Metallic Sulphides (PMS)

- Poly-Metallic Sulphides (PMS), which contain iron, copper, zinc, silver, gold, platinum in variable constitutions, are precipitates of hot fluids from upwelling hot magma from the deep interior of the oceanic crust, discharged through mineralized chimneys.
- PMS in the Ocean Ridges have attracted worldwide attention for their long-term commercial as well as strategic values.
- The 15-year contract formalized India's exclusive rights for exploration of PMS in the allotted area in the Indian Ocean.
- The ISA earlier approved 10,000 sq. km for India with a 15-year PMS exploration plan along the Central Indian Ridge (CIR) and Southwest Indian Ridge (SWIR) region of the Indian Ocean.
 - The ISA is an institution set up under the UN Convention on Law of the Sea to which India is a Party.

4 Sukhna Lake becomes a 'Living Entity'

Context: The Punjab and Haryana high court has declared **Sukhna Lake** a "living entity" or "legal person" with rights, duties and liabilities of a living person. It also declared all citizens of Chandigarh as loco parentis (in the place of a parent) to save the lake from extinction.

About:

- Sukhna Lake is situated at the foothill of Shivalik Hills in the city of Chandigarh. The famous Rock Garden of Chandigarh is located on the banks of this lake.
- The Lake was created in 1958, by damming a seasonal stream **Sukhna Choe**, which cascade from the Shivalik Hills.



- Sukhna Reservoir was also designed by Le Corbusier (*Chief Architect of Chandigarh city*) and the Chief Engineer P L Verma in the year 1974.
- Several migratory birds like cranes, Siberian ducks, storks etc., can be seen during the season.

What does being "living entity" means?

- Rights are the obligations that society and state have for establishing sustainable relationships.
- With this ruling, Sukhna Lake is no more voiceless water body, but "person" with legal rights.
- As "juristic person", the lake, have a right to be legally protected from any kind of harm or destruction.
- Polluting it, henceforth, could entitle to human rights violation for which it can take legal recourse.
- From now, the lake can be a party to disputes and rights violation, represented by court-appointed individuals who can file and contest cases on its behalf.

Similar examples:

- In 2008, **Ecuador** became the first country to enshrine the legal rights of nature in its constitution.
- Bolivia passed a similar law in 2011.
- Meanwhile, New Zealand in 2017 became the first country to grant the Whanganui river legal rights, followed by the Indian state of Uttarakhand, when it declared the Yamuna and Ganges rivers "living entities" (a verdict that was later stayed by the Supreme Court).
- El Salvador recognized its forests as living entities and stated that each person must commit to caring for, preserving, and respecting forests.
- In 2019, the city of **Toledo**, **Ohio**, passed what is known as the **Lake Erie Bill** of Rights to protect its shores, making it one of several U.S. communities to have passed legislation recognizing the rights of nature.
- In July 2019, **Bangladesh** became the first country to grant all of its rivers the same legal status as humans.

5 Bunding scheme for Renewable energy

Context: Ministry of new and renewable energy (MNRE) has proposed 'bundling' scheme to boost to renewable energy.

About:

- MNRE 'bundling scheme': In order to boost the renewable energy sector, MNRE has come out with the draft framework for a scheme to supply round-the-clock (RTC) power from wind and solar plants.
- The scheme proposes to **sell renewable energy and thermal power together in a 'bundle'** so that buyers can get the assurance of receiving firm uninterrupted electricity supply.
- Objective: The scheme aims at addressing issues of intermittency, limited hours of supply and low capacity utilisation at renewable power plants, and make them more attractive for stateowned power distribution companies (discoms).
- Working of the scheme: MNRE has proposed that a government authorised intermediary agency would carry out auctions where power sellers can quote single composite tariffs for renewable energy-based power, combined with one single thermal fuel source (coal or gas).

- The intermediary agency would then **sell the power to discoms.**
- **Energy structure in India:** Approximately, **70 per cent** of India's power requirements are coalbased. The higher cost of thermal power is attributed to **rising in the cost of coal imports and no** significant **capacity addition**. Solar and wind tariffs are cheaper than the cost of thermal power.

Details of bundling scheme

- **Renewable energy supply:** The generator is required to supply **at least 51%** of electricity sold under this scheme from renewable sources.
- Renewable power may include a **combination of solar**, **wind**, **small hydro** with or without any energy storage system.
- The renewable energy component bought under this scheme shall be eligible for complying with **renewable purchase obligation (RPO) norms.**
- **Composite tariff:** The composite tariff would consist of **51%** renewable energy tariff, **30%** thermal fuel cost and the **remaining** would account for the fixed thermal tariff.
- The **proportion of thermal tariff shall be adjusted** to cover the possible changes in coal or gas prices, as per the index to be notified by the regulatory commission.
- **Responsibility with power generator**: Power generator will be responsible for supplying the composite power, hence, discoms will no more have to integrate renewable power into the grid.

Project BOLD to boost Tribals' income and reduce desertification

Context: To develop green cover in the Indian deserts of Rajasthan, Khadi and Village Industries Commission (KVIC) and the Border Security Force (BSF) planted 1000 bamboo saplings at Tanot village in Jaisalmer as part of KVIC's Project BOLD (Bamboo Oasis on Lands in Drought).

About the project BOLD

- The project is the first of its kind exercise in India, launched from the tribal village Nichla Mandwa in Udaipur, Rajasthan.
- Under the project, special bamboo species such as **Bambusa Tulda and Bambusa Polymorpha** (specially brought from Assam) have been planted over the vacant arid Gram Panchayat land.
- KVIC has created a world record of planting the highest number of bamboo saplings on a single day at one location.
- Project BOLD seeks to create bamboo-based green patches in arid and semi-arid land zones.
- It is aligned with the efforts for reducing land degradation and preventing desertification in the country.
- The initiative has been launched as part of KVIC's "Khadi Bamboo Festival" to celebrate 75 years of independence "Azadi ka Amrit Mahotsav".

Why Bamboo has chosen?

- Bamboos grow very fast and in about three years, they could be harvested.
- Bamboos are also known for conserving water and reducing evaporation of water from the land surface, which is an important feature in arid and drought-prone regions.

Significance of the project

• It will help in reducing the land degradation percentage of the country.

- It will support sustainable development and food security.
- The project would support self-employment in the region.
- The projects will benefit a large number of women and unemployed youths in the region by connecting them to skill development programs.

Khadi and Village Industries Commission (KVIC)

- It is a statutory body which was formed in April 1957.
- It was created under the Act of Parliament, 'Khadi and Village Industries Commission Act of 1956'.
- It is an apex organization **under the Ministry of MSME**.
- It aims to "plan, promote, facilitate, organize and assist in the establishment and development of khadi and village industries in the rural areas.

7 Mission Innovation (MI) - CleanTech Exchange

Context: India recently launched the Mission Innovation CleanTech Exchange, a global initiative that will create a network of incubators across member countries to accelerate clean energy innovation.

Mission Innovation Clean Technology Exchange

- It a global initiative to catalyse action and investments in R&D and campaigns to make clean energy affordable, attractive, and accessible to everyone within the next decade.
- It hopes to align progress with goals of the **Paris Climate Change Agreement** and identify scalable pathways to net zero carbon emissions.

Mission Innovation

- Mission Innovation is a global initiative to catalyze action and investment in research, development and demonstration to make clean energy affordable, attractive and accessible to all this decade.
- Missions bring together dynamic and delivery-focused high ambition alliances between countries, corporations, investors and research institutes that set global stretch goals and provide momentum to make sure more innovation happens, more rapidly.





12

OTHER SCHEMES

1 Saansad Adarsh Gram Yojana (SAGY)

- Saansad Adarsh Gram Yojana (SAGY) was launched on 11th October, 2014.
- It aims to translate the comprehensive vision of Mahatma Gandhi about an ideal Indian village into a reality, keeping in view the present Context.
- Under SAGY, each Member of Parliament adopts a Gram Panchayat and guides its holistic progress giving importance for social development at par with infrastructure.
- The 'Adarsh Grams' are to become schools of local development and governance, inspiring other Gram Panchayats.
- Ministry: Ministry of Rural Development

2 Smart Cities Mission

- Launched in 2015, the **National Smart Cities Mission** is an urban renewal and retrofitting program by the Government of India.
- It is an innovative initiative to drive economic growth and improve the quality of life of people by enabling local development and harnessing technology as a means to create smart outcomes for citizens.
- Ministry: Ministry of Housing and Urban Affairs

Smart Cities

- Smart Cities focus on their most pressing needs and on the greatest opportunities to improve lives.
- They tap a range of approaches
 - digital and information technologies
 - urban planning best practices
 - ▶ public-private partnerships
 - > policy change to make a difference

3 PRASAD scheme

- Launched in 2015, the **Pilgrimage Rejuvenation and Spiritual Augmentation Drive (PRASAD) scheme** aims at integrated development of pilgrimage destinations in a prioritised, planned, and sustainable manner in order to provide a complete religious tourism experience.
- It is a fully Central Government-Funded Scheme.
- Ministry: Ministry of Tourism

4 Setu Bharatam Yojana

- Setu Bharatam was launched in 2016, with an aim to make all national highways free of railway crossings.
- The initiative aims at developing stronger infrastructure with proper planning and implementation.
- Ministry: Ministry of Road Transport and Highways

5 Atal Bhujal Yojana

- On the Birth anniversary (25 December 2019) of former Prime Minister Atal Bihari Vajpayee, Government launched Atal Bhujal Yojana (ATAL JAL).
- The Yojana has been designed with the principal objective of strengthening the institutional framework for participatory groundwater management and bringing about behavioral changes at the community level for sustainable groundwater resource management
- ATAL JAL will promote panchayat led ground water management and behavioural change with primary focus on demand side management.
- Minsitry: Ministry of Jal Shakti.

6 Pradhan Mantri Jan-Dhan Yojana (PMJDY)

- "Pradhan Mantri Jan-Dhan Yojana (PMJDY)" under the National Mission for Financial Inclusion was launched initially for a period of 4 years (in two phases) on 28th August 2014.
- It envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension.
- PMJDY has provided a platform for the three social security schemes-
 - Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
 - > Pradhan Mantri Suraksha Bima Yojana (PMSBY)
 - Atal Pension Yojana (APY)
 - > Pradhan Mantri Mudra Yojana (PMMY)

Atal Pension Yojana

 Atal Pension Yojana is a pension scheme mainly aimed at the unorganized sector such as maids, gardeners, delivery boys, etc.

- This scheme replaced the previous **Swavalamban Yojana** which wasn't accepted well by the people.
- The goal of the scheme is to ensure that no Indian citizen has to worry about any illness, accidents or diseases in old age, giving a sense of security.
- Private sector employees or employees working with such an organization that does not provide them pension benefit can also apply for the scheme.
- Ministry: Ministry of Finance

Pradhan Mantri Mudra Yojana (PMMY)

- PMMY or Pradhan Mantri Mudra Yojana scheme was launched by the Narendra Modi government in the year 2015 to facilitate micro-credit to small scale industries upto ₹ 10 Lakh.
- Under this scheme, the MUDRA, a subsidiary of SIDBI, provides financial support to intermediaries such as **Commercial Banks**, **RRBs**, **Small Finance Banks**, **MFIs and NBFCs** for lending loans to the **non-corporate**, **non-farm small/micro-enterprises**.

7 ASPIRE Scheme

- ASPIRE Scheme (A Scheme for Promotion of Innovation, Rural Industries, and Entrepreneurship).
- The main objective of the ASPIRE Yojana was to set up a network of technology and incubation centres to expedite the wave of entrepreneurship In India and to bolster startups for innovation in Agro industries.
- Launched in: 2015
- Ministry: Ministry of Micro, Small & Medium Enterprises

8 Skill India Mission

- Launched in 2015, Skill India Mission aims to train over 40 crore people in India in different skills by 2022.
- The mission aims at vocational training and certification of Indian youth for a better livelihood and respect in the society.
- Ministry: Ministry of Skill Development and Entrepreneurship

9 Stand up India Scheme

- Government of India launched the Stand Up India scheme in 2016.
- The Scheme facilitates bank loans between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one Woman borrower per bank branch for setting up greenfield enterprises.
- This enterprise may be in manufacturing, services or the trading sector.
- Conditions to qualify for the loan include:
- At least 51 percent stake should be held by an SC, ST or woman entrepreneur for a non-individual enterprise



- The margin money is reduced from 'up to 25 percent' to 'up to 15 percent' of the project cost
- **Ministry:** Ministry of Finance

10 E-panchayat

- E-panchayat is one of the Mission Mode Projects (MMPs) under **National e-Governance Programme (NeGP)**.
- It is aimed at making Panchayats more efficient, transparent and symbols of modernity by leveraging ICT to become modern institutions of self governance by ensuring greater openness through transparency, disclosure of information, social audit, efficient delivery of services, improving internal management of Panchayats, procurement etc.
- Ministry: Ministry of Electronics & Information Technology(MeitY)

11 Anamaya: Tribal Health Collaborative

Context: In a positive development, the Government launched the Tribal Health Collaborative 'Anamaya'.

About

- Anamaya aims at enhancing the health and nutrition eco-system of the tribal communities of India.
- It further aims to build a sustainable, high-performing health eco-system to address the key health challenges faced by the tribal population of India.
- **Nodal Ministry:** It is a multi-stakeholder initiative which is launched by the **Union Health Ministry** in collaboration with the **Union Minister of Tribal Affairs.**
- The other collaborative includes the Bill and **Melinda Gates Foundation (BMFG) and Piramal** Foundation.

Implementation:

• The **National Council on Tribal Health** along with the **Tribal Health Cell** will be set up to monitor healthcare needs in the tribal areas as well as implement the **Tribal Health Action Plan**.

Need of such initiative

- Despite the improvement over the years, the tribal population disproportionately shares the burden of poverty, death, and diseases compared to their non-tribal counterparts and face a myriad of obstacles when accessing public health systems.
- These include the-
 - > lack of health facilities in indigenous communities
 - cultural differences with the health care providers
 - human resource shortages
 - ▶ poor treatment-seeking behavior
 - ► difficult terrain
 - ▶ infrequent transport

Other similar initiatives

• **Tribal Tuberculosis Initiative** was launched by both the Ministries to fulfill the goal of '**TB Mukt Bharat' by 2025**, five years ahead of the global deadline.

12 Revamped Distribution Sector Scheme

Context: The Union Cabinet has approved a Reforms-based and Results-linked, Revamped Distribution Sector Scheme.

About the scheme

- The Revamped Distribution Sector Scheme aims to improve operational efficiencies and financial sustainability of all DISCOMs/ Power Departments excluding Private Sector DISCOMs.
- Under the scheme, result-linked financial assistance will be provided to DISCOMs for strengthening of supply infrastructure based on meeting pre-qualifying criteria and achieving basic minimum benchmarks.
- The Scheme would be available till the year 2025-26.
- REC and PFC have been nominated as nodal agencies for facilitating implementation of the Scheme.

Scheme Objectives

- Reduction of Aggregate Technical and Commercial Loss (AT&C) losses to pan-India levels of 12-15% by 2024-25.
- Reduction of average cost of supply (ACS)-average revenue realised (ARR) gap to zero by 2024-25.
- Developing Institutional Capabilities for Modern DISCOMs
- Improvement in the quality, reliability, and affordability of power supply to consumers through a financially sustainable and operationally efficient Distribution Sector.

Scheme Features

- The Scheme provides for annual appraisal of the DISCOM performance against predefined and agreed upon performance trajectories
- The Scheme has a major focus on improving electricity supply for the farmers and for providing daytime electricity to them through solarization of agricultural feeders
- To enable consumer empowerment by way of prepaid Smart metering to be implemented in Public-Private-Partnership (PPP) mode.
- Install approximately 10 crore prepaid Smart Meters by December, 2023 in the first phase.
- Artificial Intelligence would be leveraged to analyze data generated through IT/OT devices including System Meters, prepaid Smart meters to prepare system generated energy accounting reports every month to enable DISCOMs to take informed decisions on loss reduction, demand forecasting, Time of Day (ToD) tariff, Renewable Energy (RE) Integration and for other predictive analysis.



- ¹² Suspension of Members of Parliament Local Area Development Scheme (MPLADS)
 - **Context:** Virtually half of a belated Rs.2,200 crore allotted for completing ongoing MPLADS projects in 2020-21 simply lapsed, as the Finance Ministry granted "barely a week" to the Ministry of Statistics and Programme Implementation (MoSPI) to release the funds inviting the ire of the Standing Committee on Finance.

About MPLADS

- The MPLADS is a Plan Scheme fully funded by Government of India. The annual MPLADS fund entitlement per MP constituency is Rs. 5 crore.
- Lok Sabha Members can recommend works within their Constituencies and Elected Members of Rajya Sabha can recommend works within the State of Election except as provided in paras 2.8 and 2.9.
- Nominated Members of both the Rajya Sabha and Lok Sabha can recommend works anywhere in the country
- MPLADS works can also be implemented in the areas prone to or affected by the calamities like floods, cyclone, Tsunami, earthquake, hailstorm, avalanche, cloud burst, pest attack, landslides, tornado, drought, fire, chemical, biological and radiological hazards.
- Lok Sabha MPs from the non-affected areas of the State can also recommend permissible works up to a maximum of Rs.25 lakh per annum in the affected area(s) in that State
- In the event of "Calamity of severe nature" in any part of the country, an MP can recommend works up to a maximum of Rs.1 crore for the affected district.
- Whether a calamity is of severe nature or not, will be decided by the Government of India.



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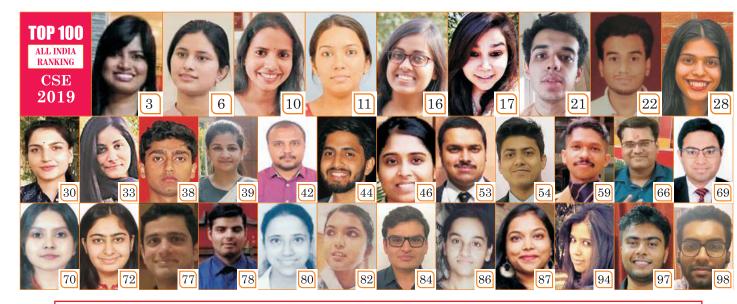
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